

FIG. 1



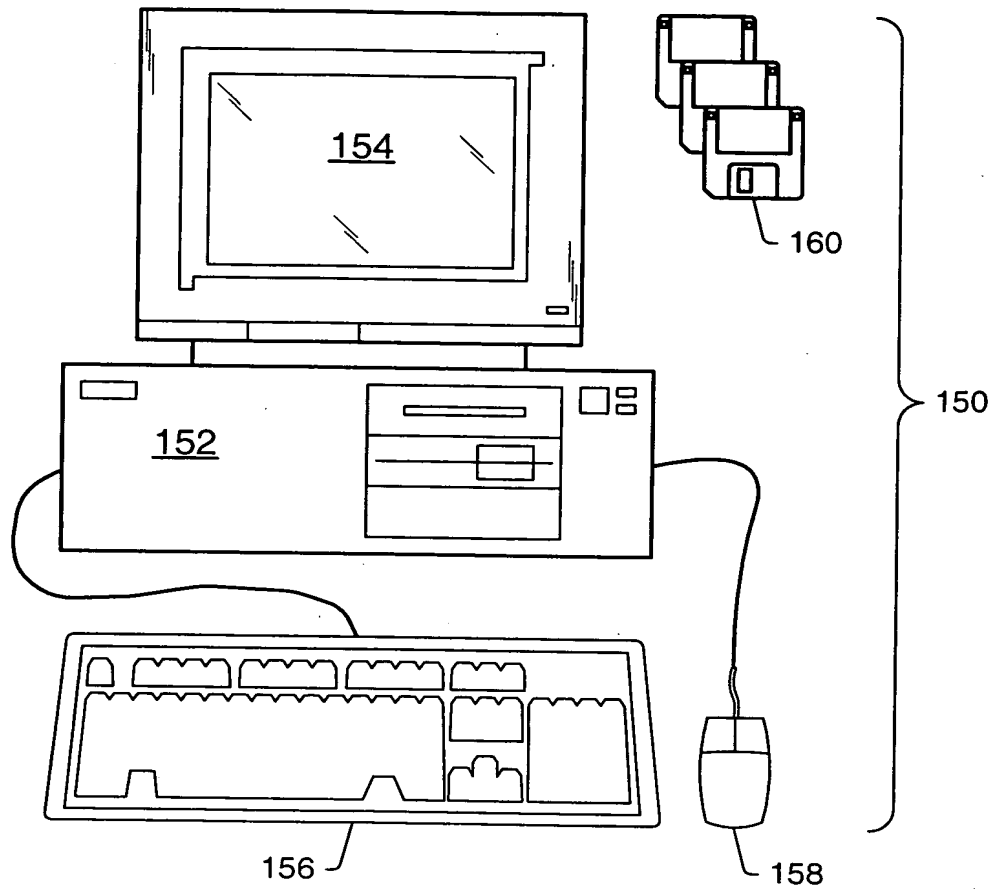


FIG. 2

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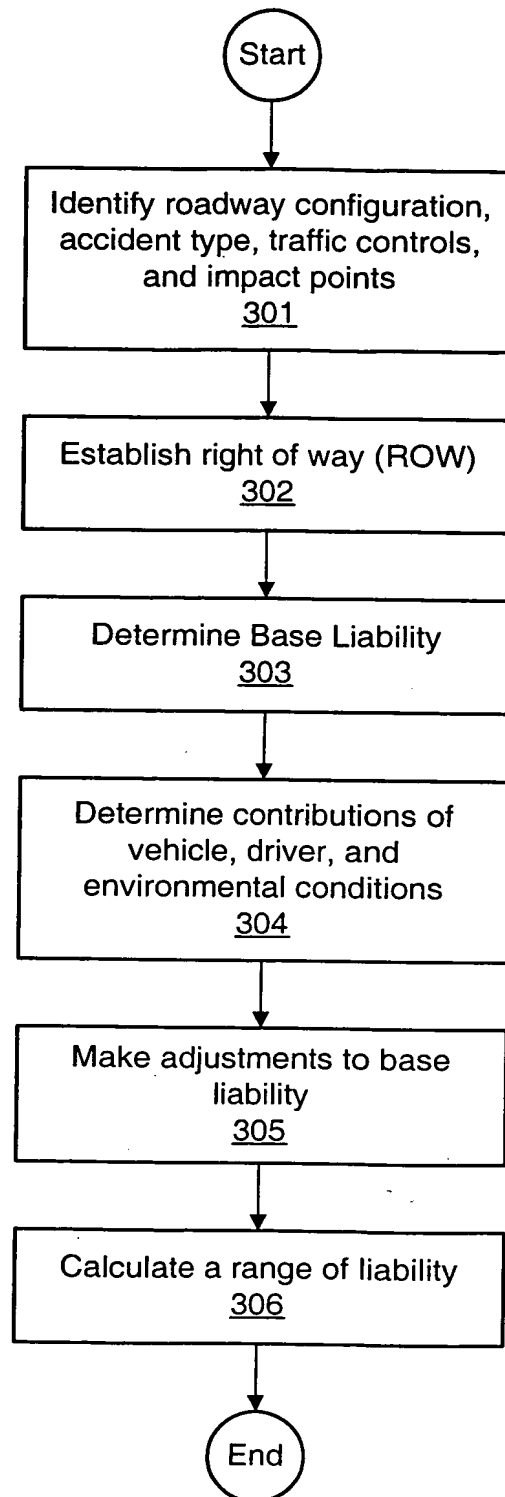


FIG. 3

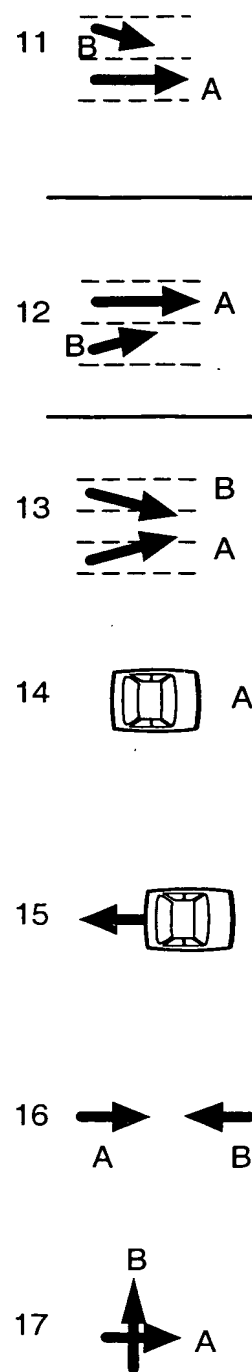
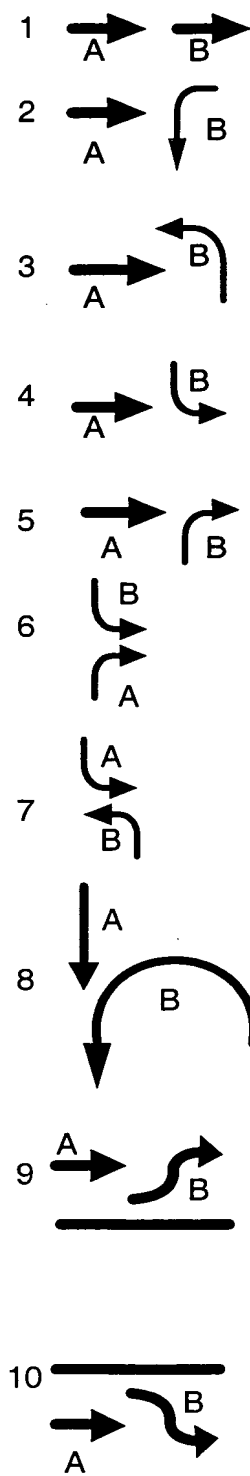


FIG. 4

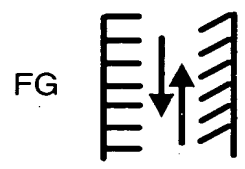
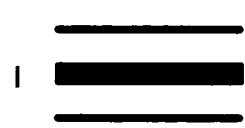
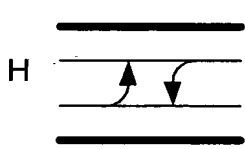
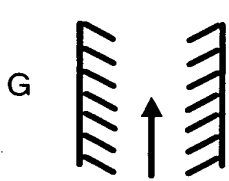
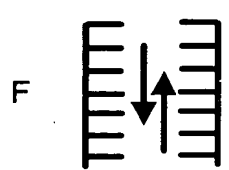
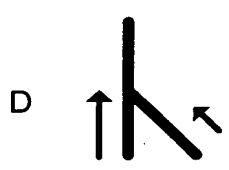
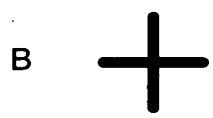
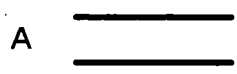


FIG. 5

		Roadway Configuration									
		A	B	C	D	E	F	G	H	I	FG
Accident Type	1	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
	2	N	Y	Y	N	N	N	N	Y	N	N
	3	N	Y	Y	N	N	N	N	N	Y	N
	4	N	Y	Y	Y	N	N	N	Y	N	N
	5	N	Y	Y	N	N	N	N	N	N	N
	6	N	Y	Y	N	N	Y	N	Y	N	Y
	7	N	Y	N	N	N	Y	N	Y	N	Y
	8	Y	Y	Y	N	Y	N	N	Y	N	N
	9	Y	Y	Y	Y	Y	N	N	N	Y	N
	10	Y	Y	Y	Y	Y	N	N	N	Y	N
	11	Y	Y	Y	N	Y	N	N	Y	Y	N
	12	Y	Y	Y	Y	Y	N	N	Y	Y	N
	13	Y	Y	Y	Y	Y	N	N	Y	Y	N
	14	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
	15	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
	16	Y	Y	Y	N	Y	Y	N	Y	N	Y
	17	N	Y	N	N	N	Y	Y	N	N	Y

FIG. 6

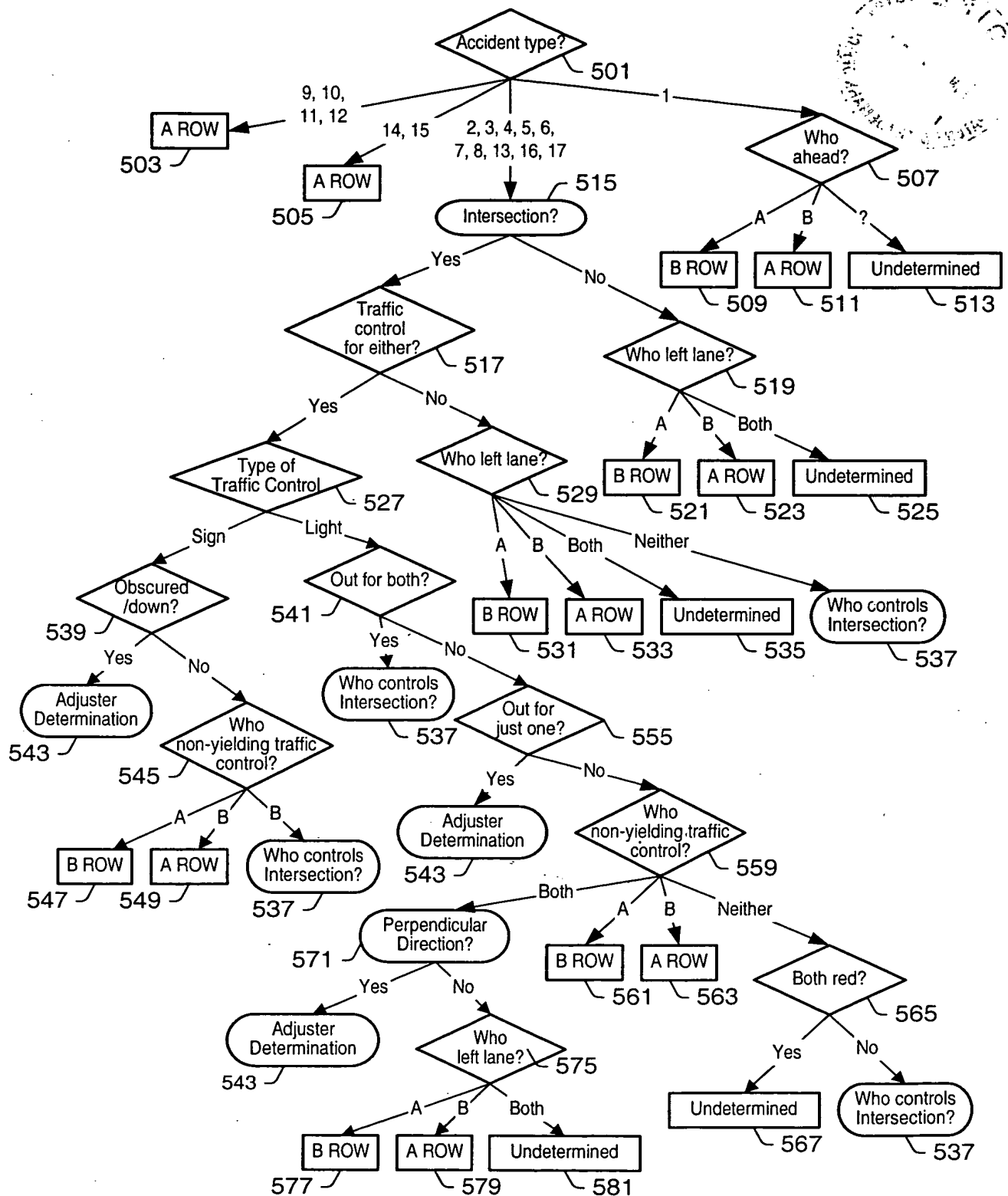


FIG. 7a

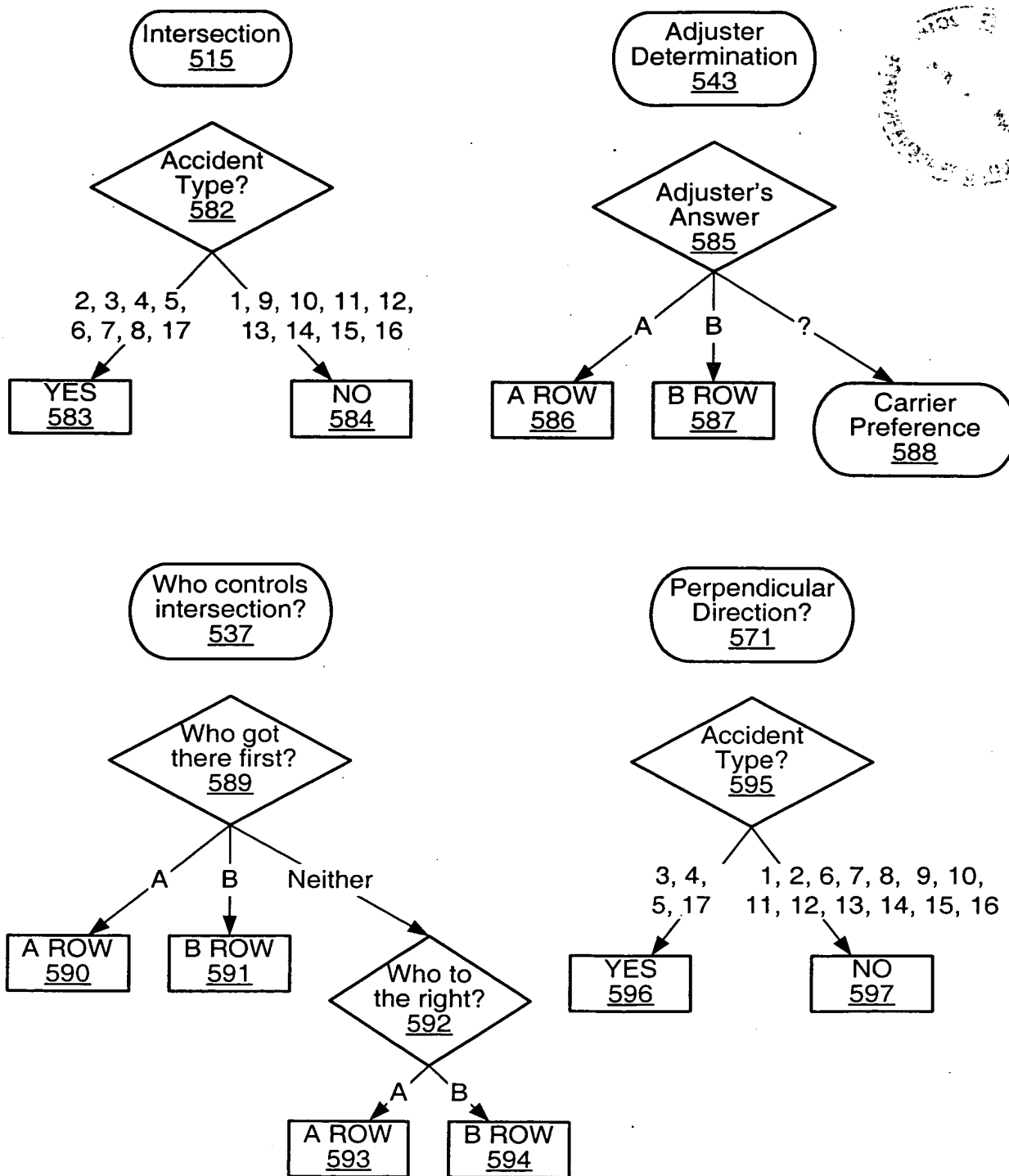


FIG. 7b



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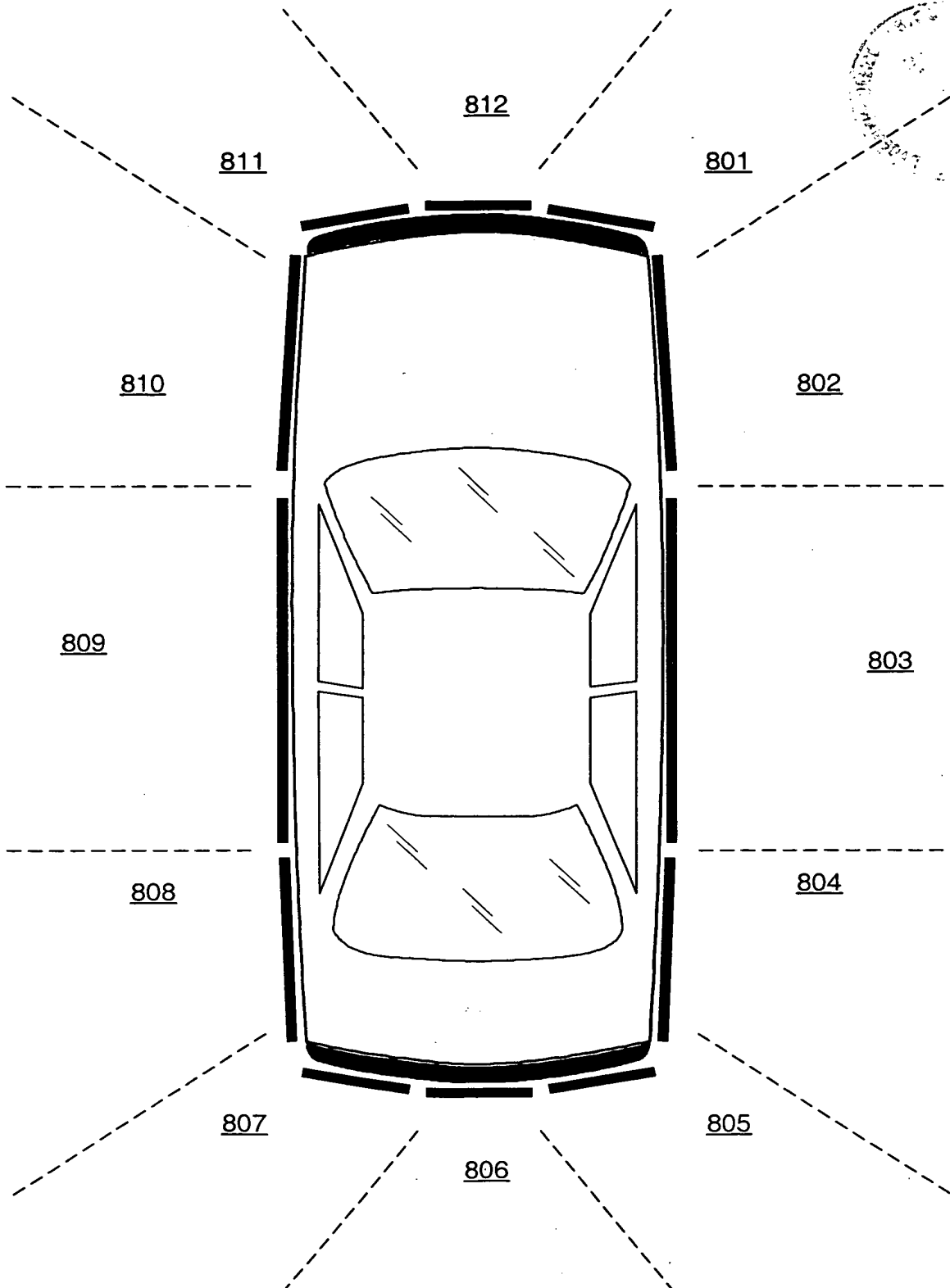


FIG. 8a

Accident Type - Roadway Configuration	Impact Groups			
1H-A behind B	A811B805, A811B806, A811B807, A812B805, A812B806, A812B807, A801B805, A801B806, A801B807, A802B807, A803B807, A804 B807, A808B805, A809B805, A810B805			
1I-A behind B	A811B805, A811B806, A811B807, A812B805, A812B806, A812B807, A801B805, A801B806, A801B807, A802B807, A803B807, A804 B807, A808B805, A809B805, A810B805			
2B-4 way intersect w/A from top turning left and B from bottom going straight	A811B809, A811B810, A810B808	A811B811, A812B811, A801B811, A801B812, A801B812,	A802B801, A803B812, A803B801	A804B812, A804B801
2C-T intersect to right w/A turning left from top and B from bottom going straight	A811B809, A811B810, A810B808	A811B811, A812B811, A801B811, A801B812, A802B812	A802B801, A803B812, A803B801	A804B812, A804B801
2H- center turn lane w/A turning left and B going straight	A811B809, A811B810, A810B808	A811B811, A812B811, A801B811, A801B812, A802B812	A802B801, A803B812, A803B801	A804B812, A804B801
3B-4- way intersect w/A going straight from left and B going straight from bottom	A811B808, A812B808, A801B808, A811B809, A812B809	A811B810, A812B810, A801B809, A801B810	A802B811, A802B812, A802B801, A803B811	A803B812, A803B801, A804B811, A804B812, A804B801

FIG. 8b

**Insured**

Factor	Penalty (%)	Situational Weight	% weight	applies	adjusted penalty (%)
1. Alcohol/Drugs	15	High	150	YES	22.5
2. Headlights Off	5	<i>Normal</i>	100	YES	5
3. Inattention	10	Low	50	NO	0
...					
19. Faulty equipment	10	N/A	0	YES	0

**Claimant**

Factor	Penalty (%)	Situational Weight	% weight	applies	adjusted penalty (%)
1. Alcohol/Drugs	15	High	150	NO	0
2. Headlights Off	5	<i>High</i>	150	YES	7.5
3. Inattention	10	Low	50	NO	0
...					
10. Speed	15	Low	50	YES	7.5

*FIG. 9a*

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	First Party	Second Party
Base Liability	50%	50%
Factor 1	+10%	-10%
Factor 2	+15%	-15%
Factor 3	-5%	+5%
Total Liability	70%	30%



*Fig. 9b*

	First Party	Second Party
Base Liability	50%	50%
Factor 1	+10%	-10%
Factor 2	+15%	-15%
Factor 3	-5%	+5%
Sum of Effects	+20%	-20%
Total Liability	60%	40%

*Fig. 9c*

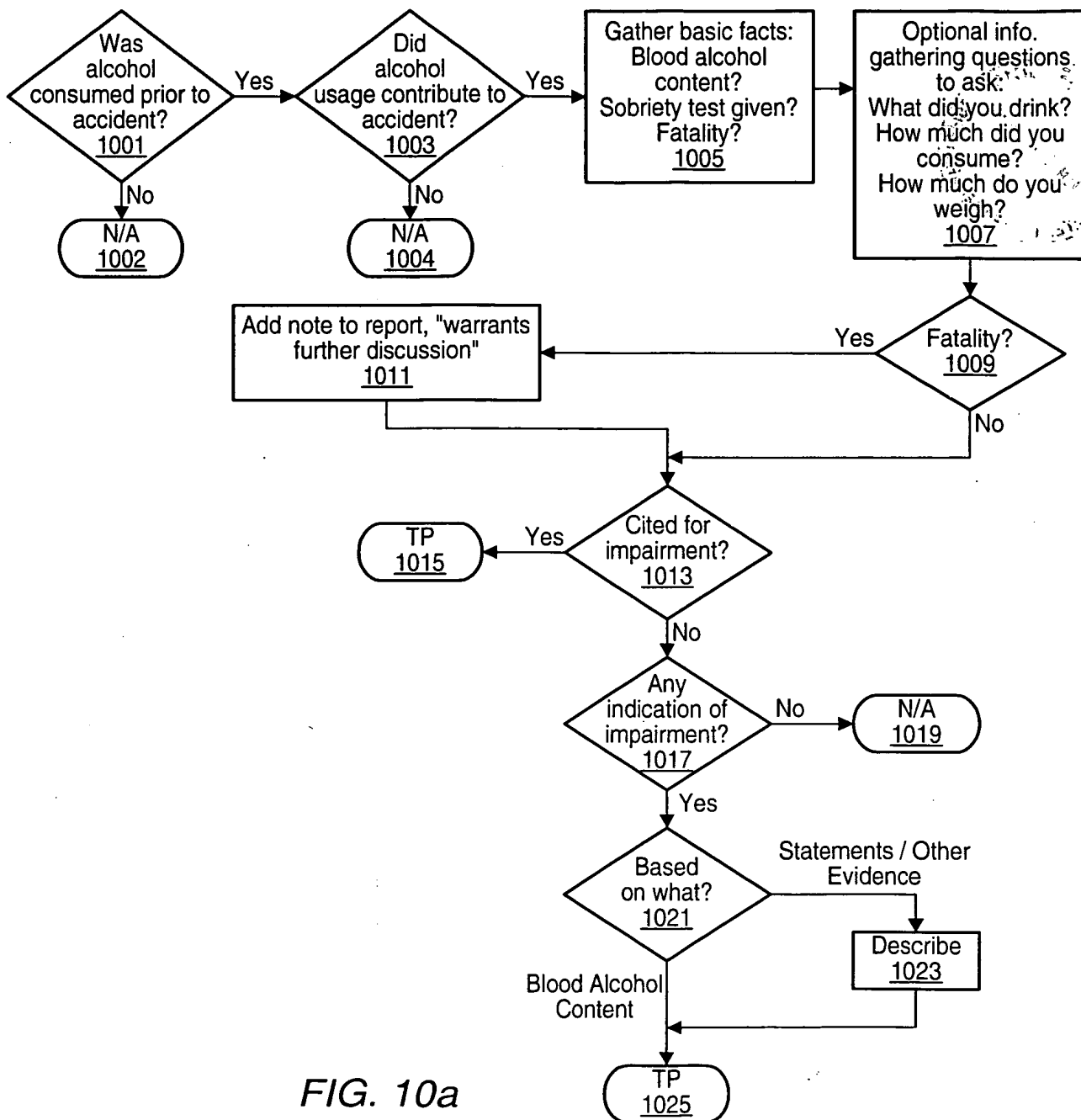


FIG. 10a

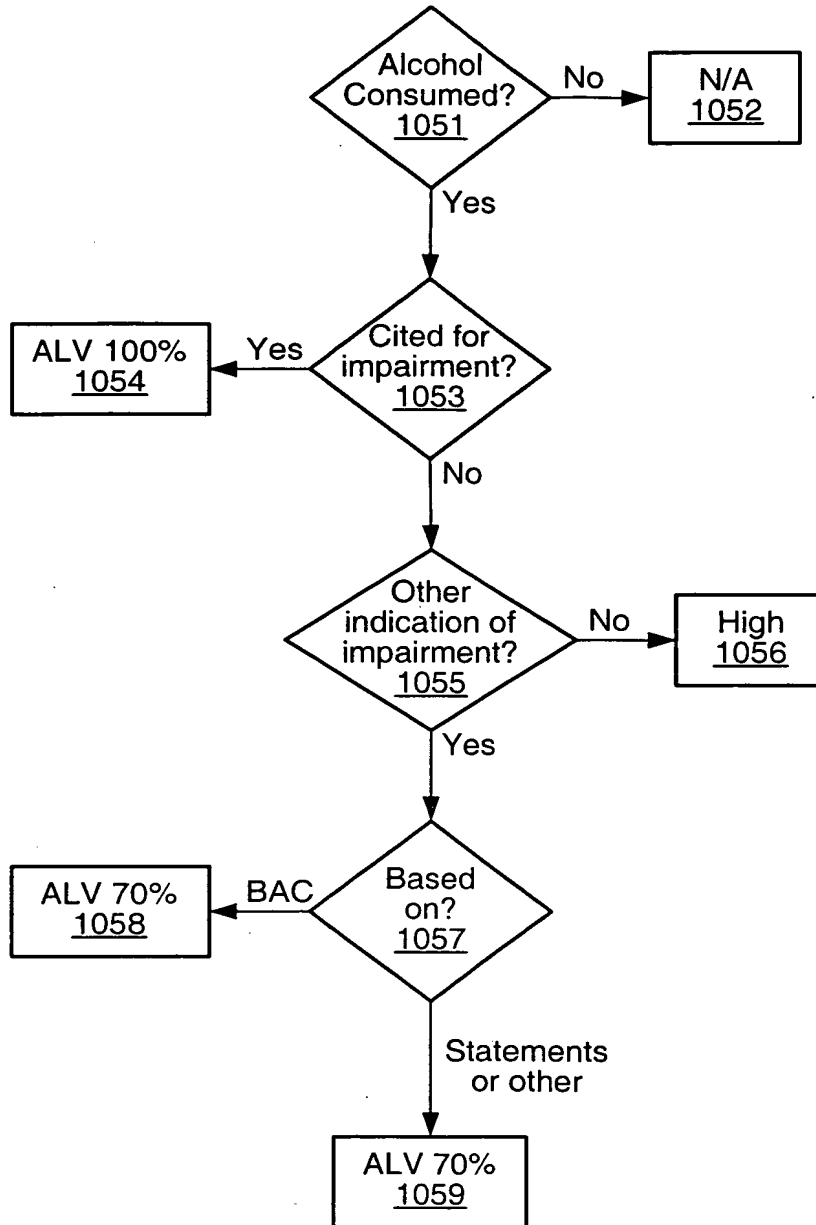


FIG. 10b

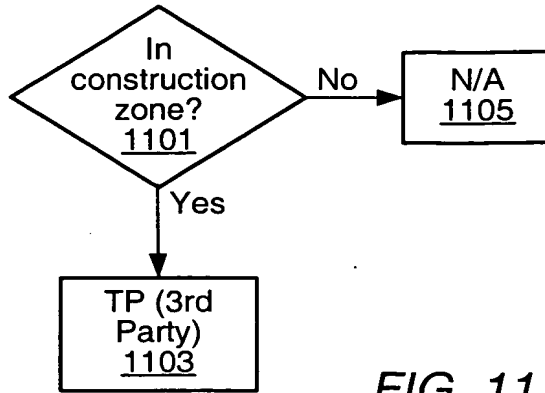


FIG. 11

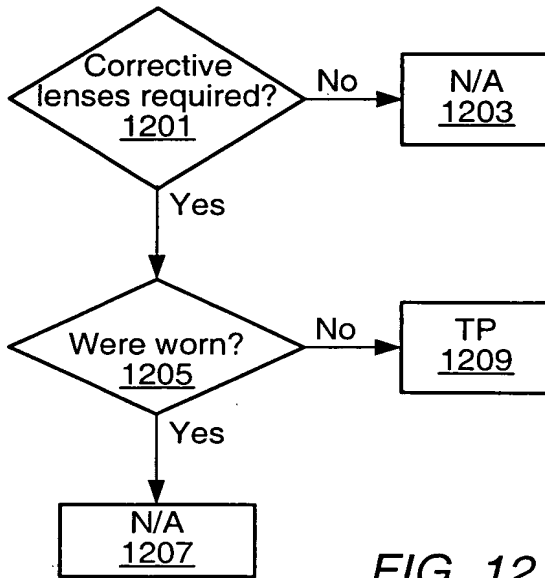


FIG. 12

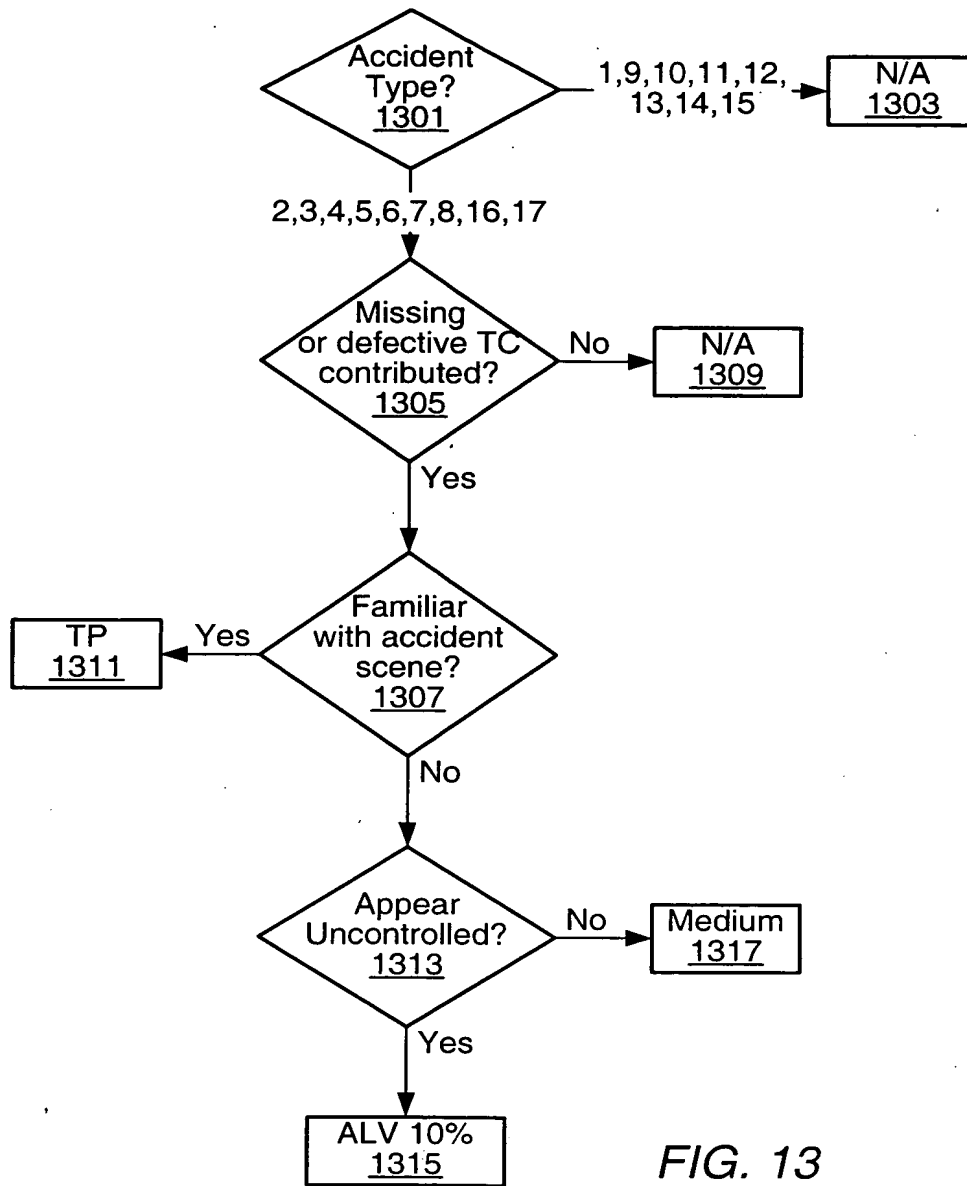


FIG. 13



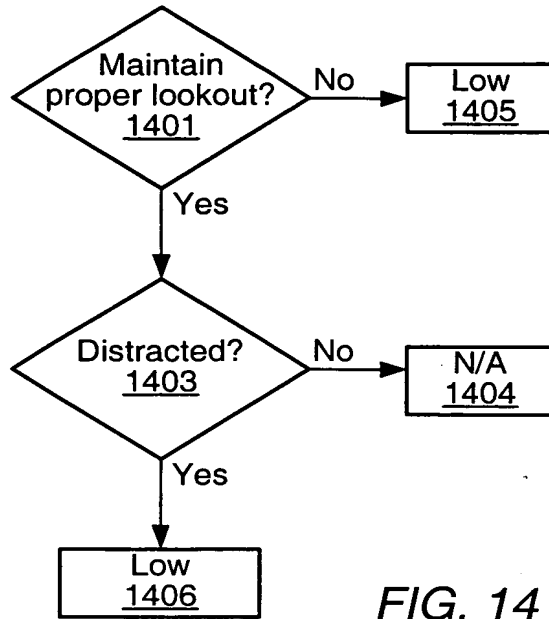


FIG. 14

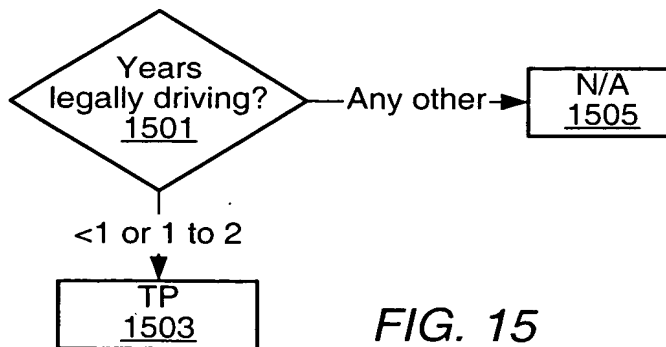


FIG. 15

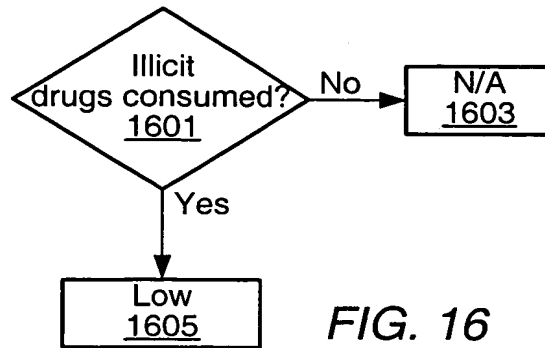


FIG. 16

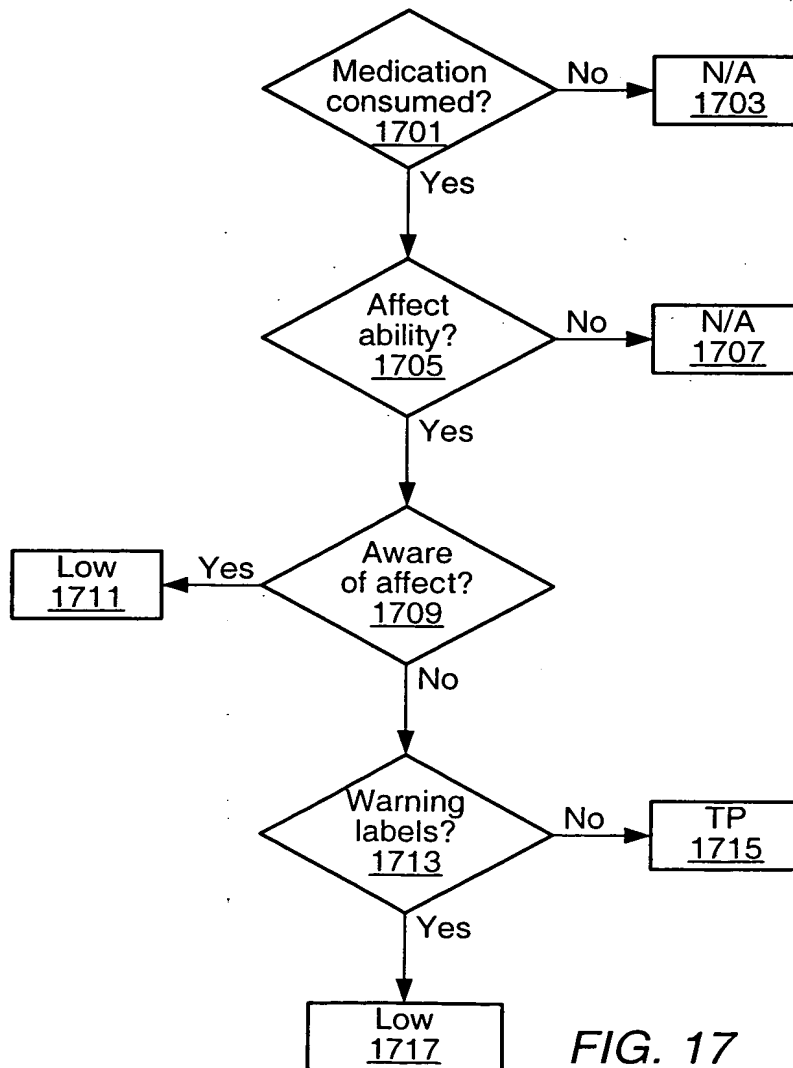


FIG. 17

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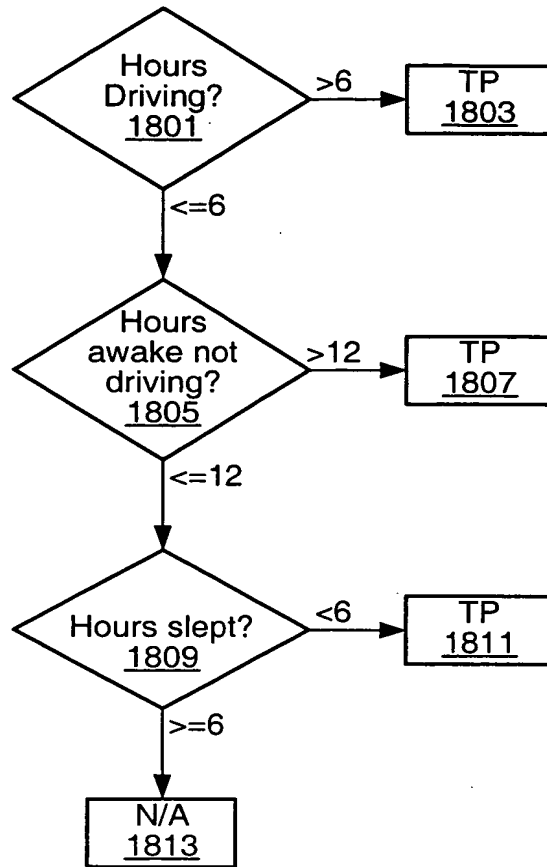


FIG. 18

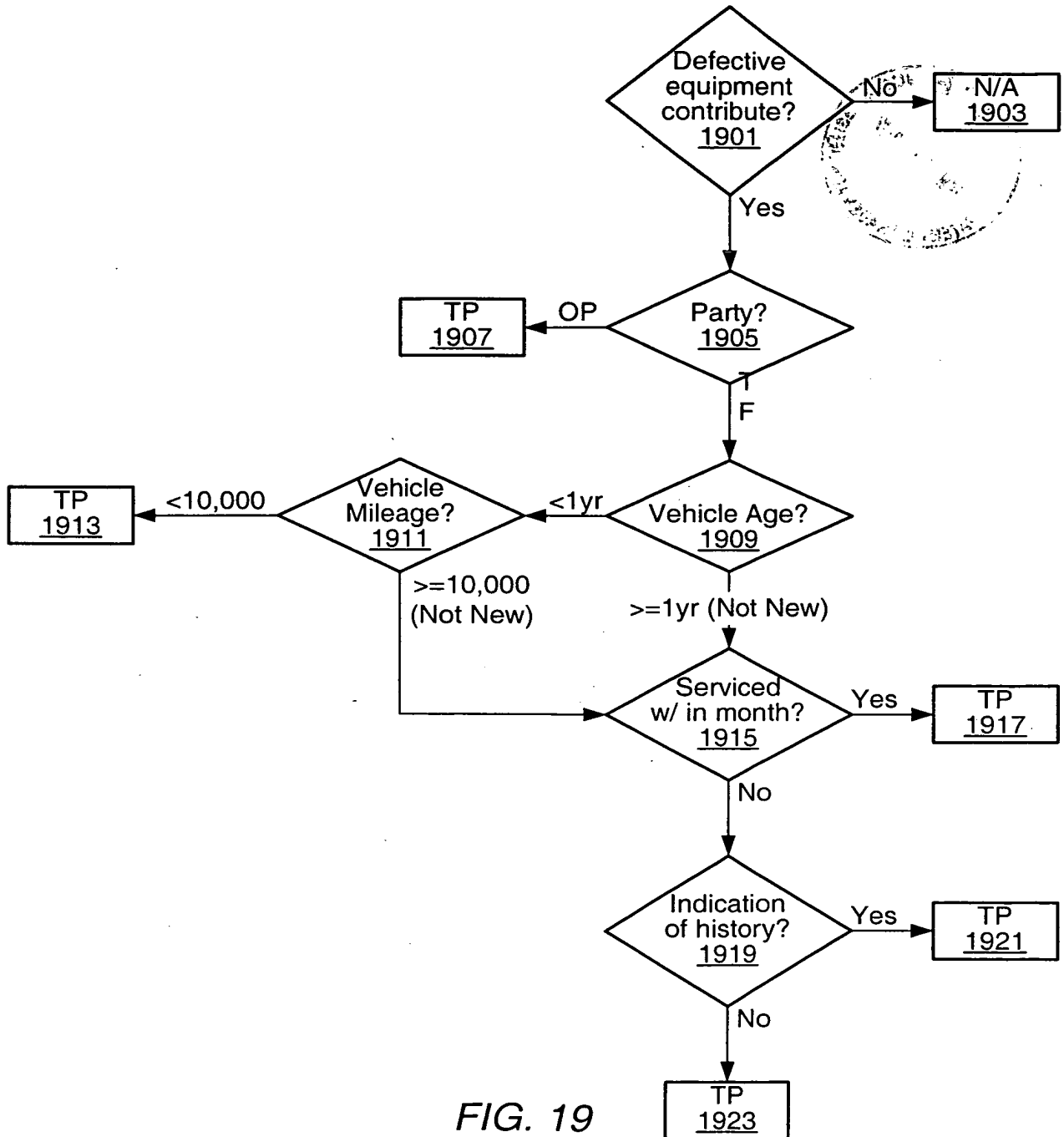


FIG. 19

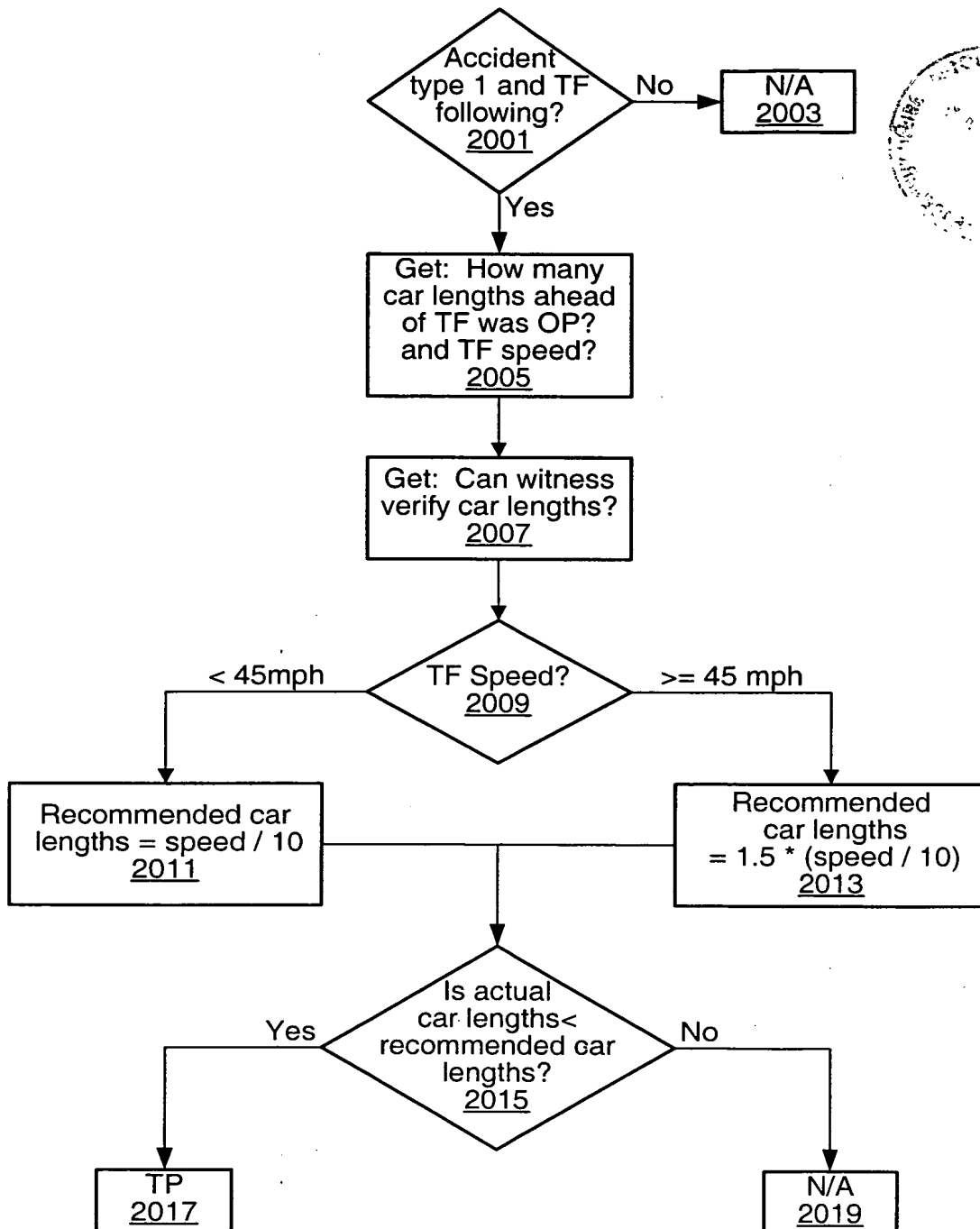
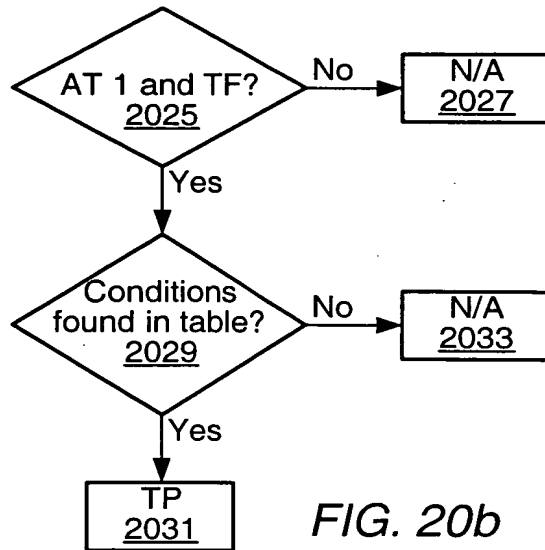


FIG. 20a



Speed	Surface	Condition	Number of car lengths
2050 ≤ 45	Not gravel	Dry	< 10% speed
		Wet	< 20% speed
		Muddy	< 20% speed
		Plowed snow	< 30% speed
		Snow Ice Patch	< 30% speed
		Snow Ice	< 60% speed
	Gravel	Any	< 20% speed
2052 > 45	Not gravel	Dry	< 15% speed
		Wet	< 30% speed
		Muddy	< 30% speed
		Plowed snow	< 45% speed
		Snow Ice Patch	< 45% speed
		Snow Ice	< 90% speed
	Gravel	Any	< 30% speed

2054      2056      2058

FIG. 20c

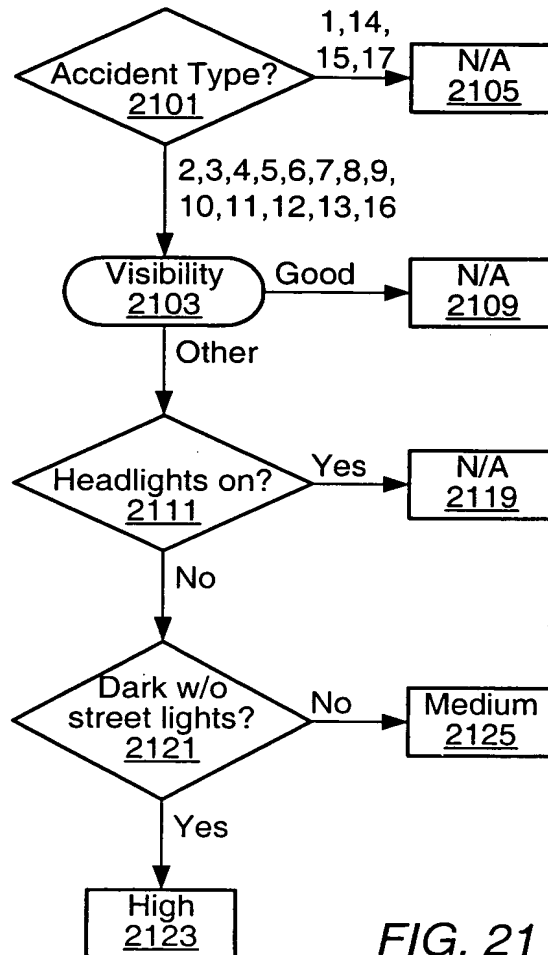


FIG. 21

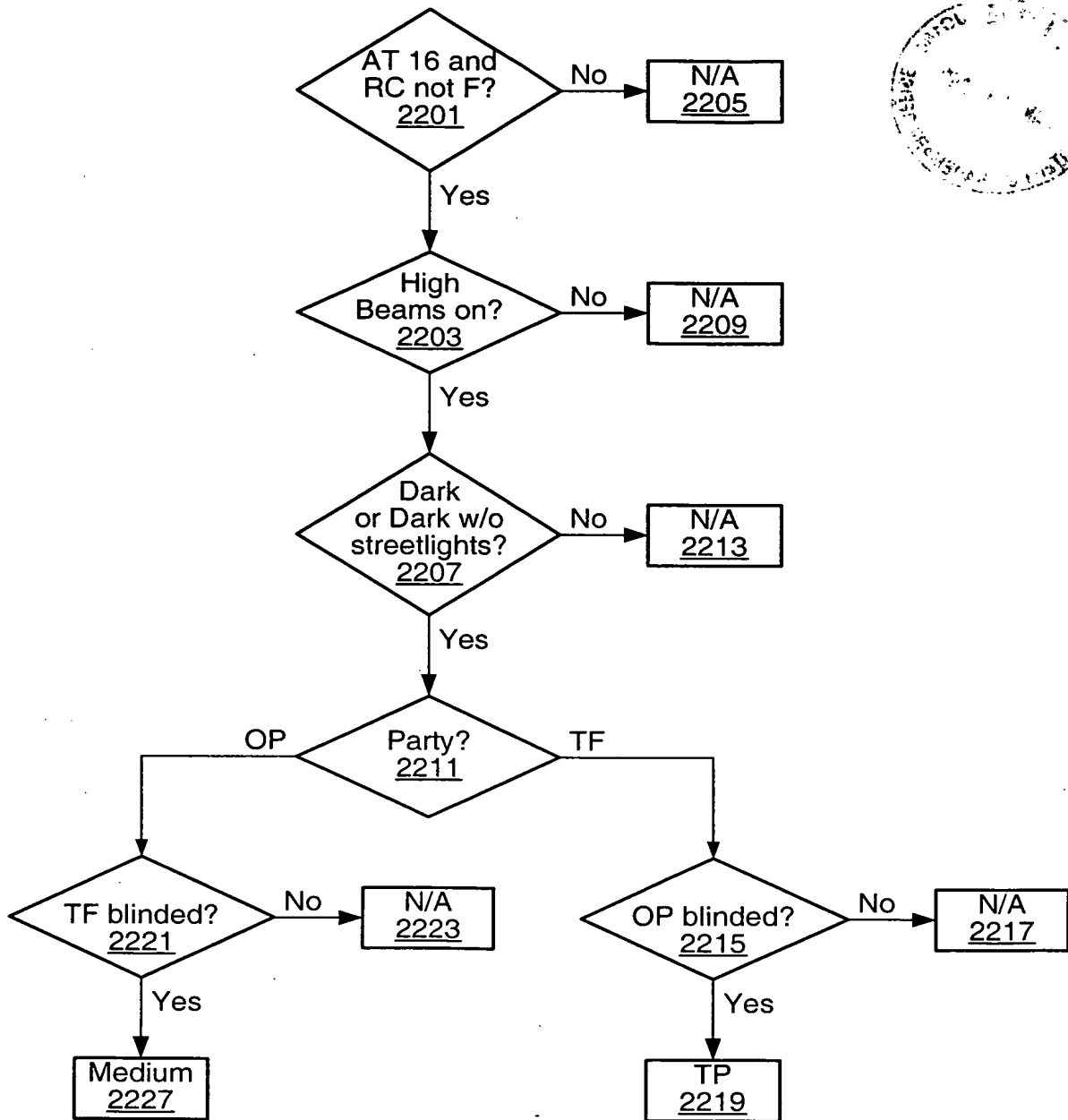


FIG. 22



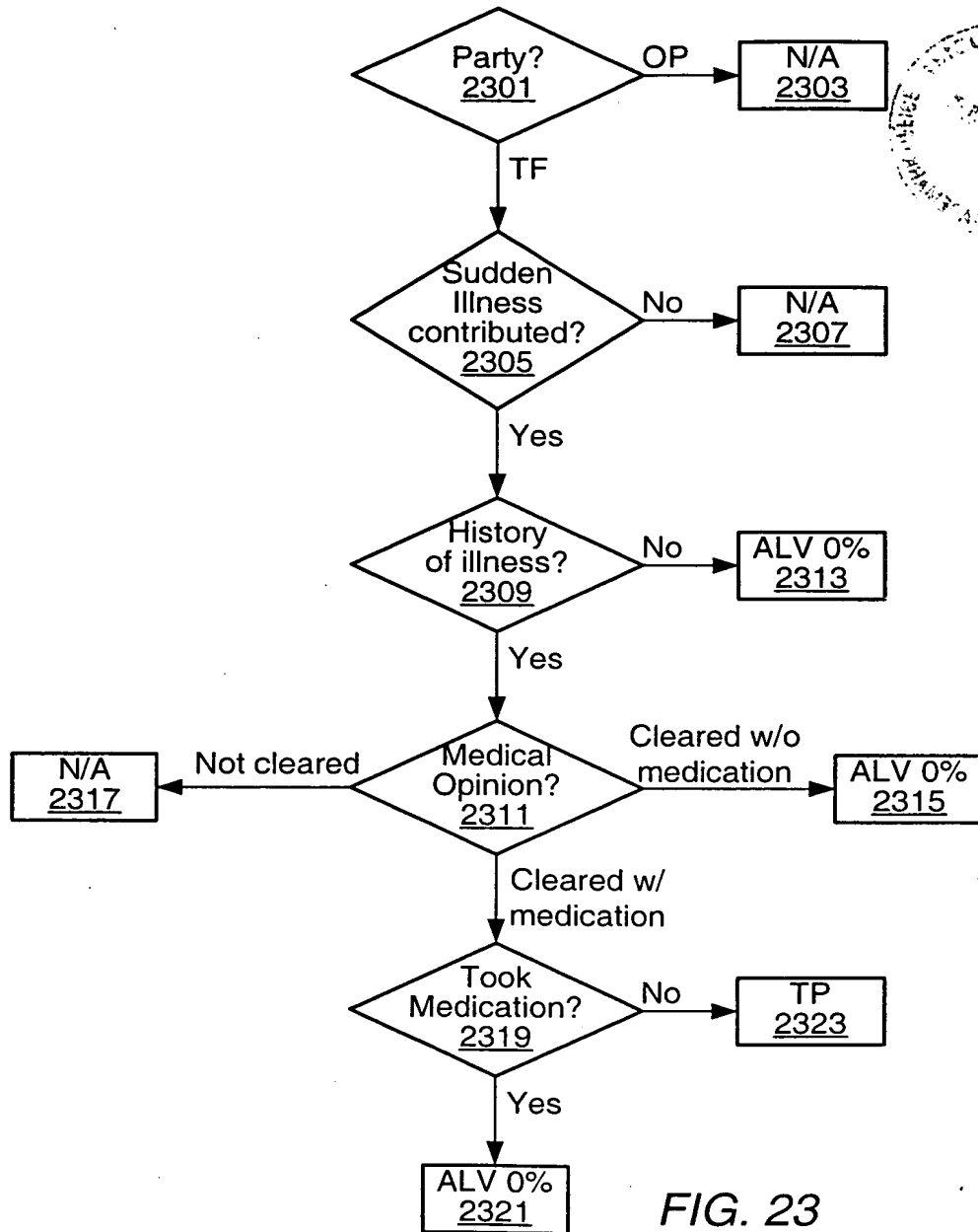


FIG. 23

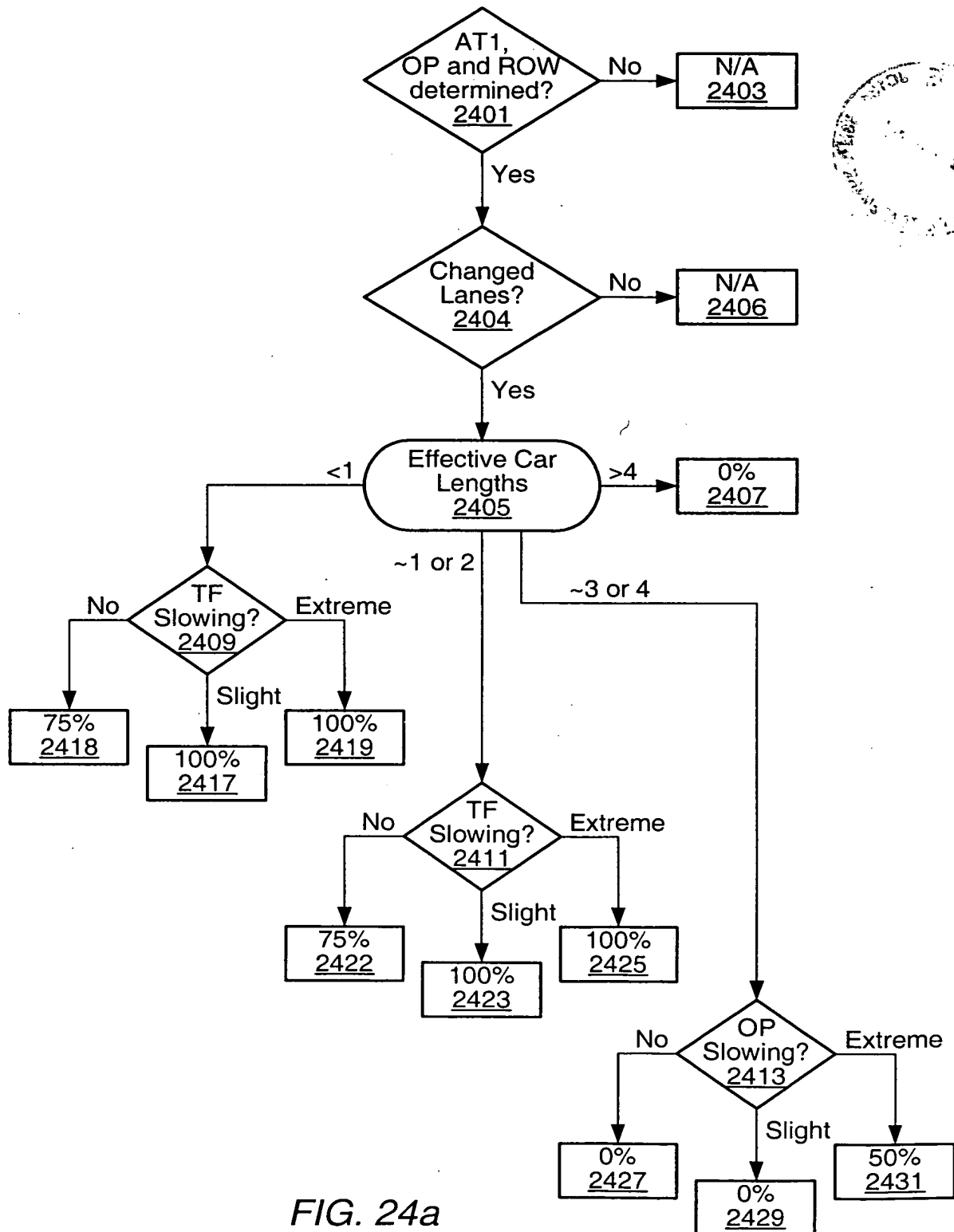


FIG. 24a

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Effective car lengths = actual car lengths (A) - adjustment

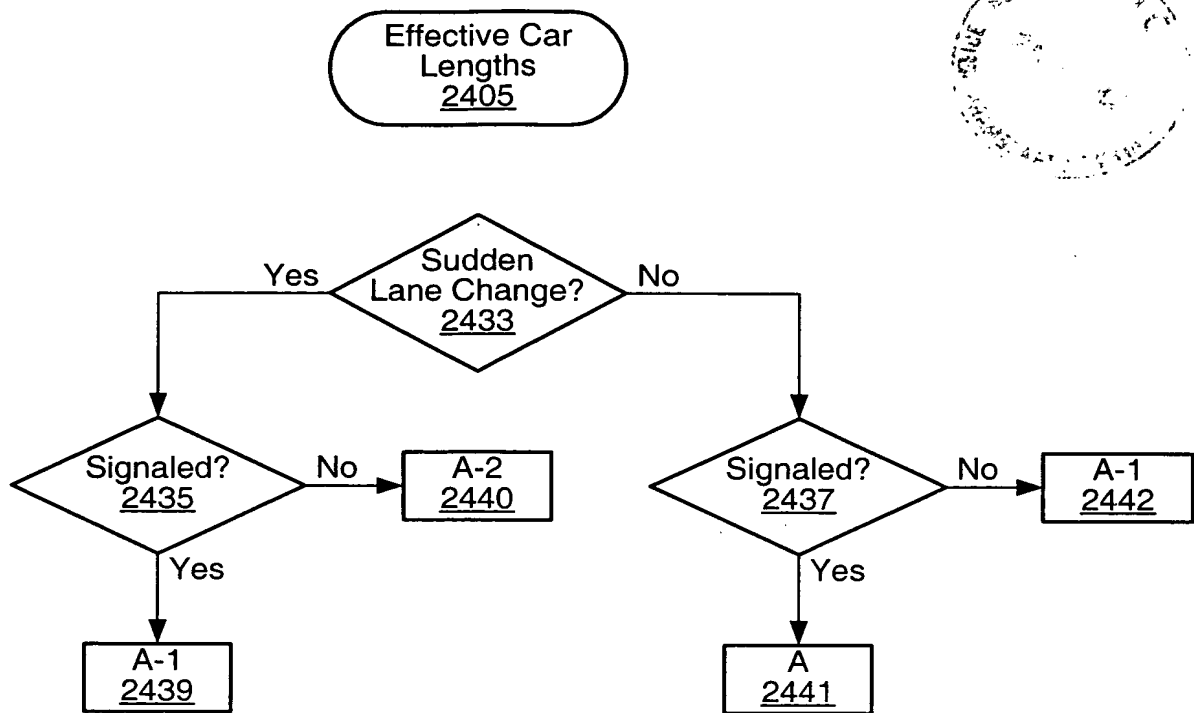


FIG. 24b

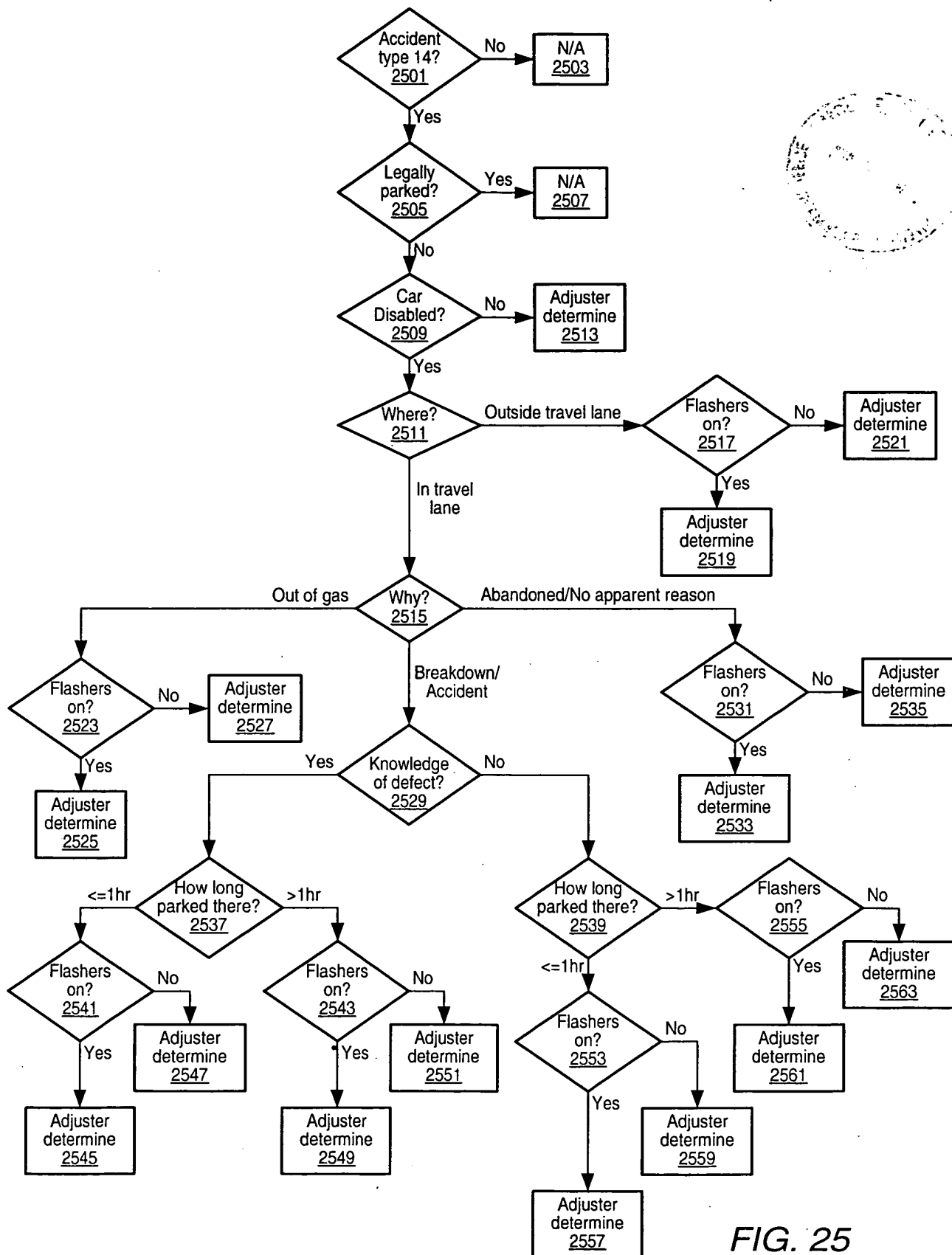


FIG. 25

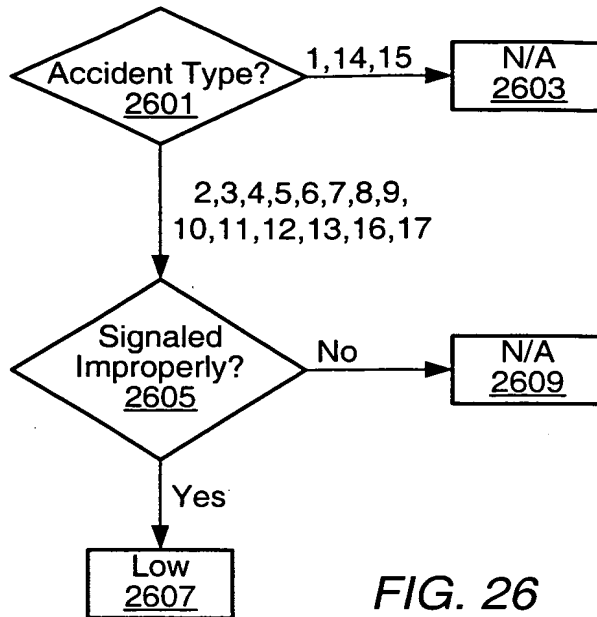


FIG. 26

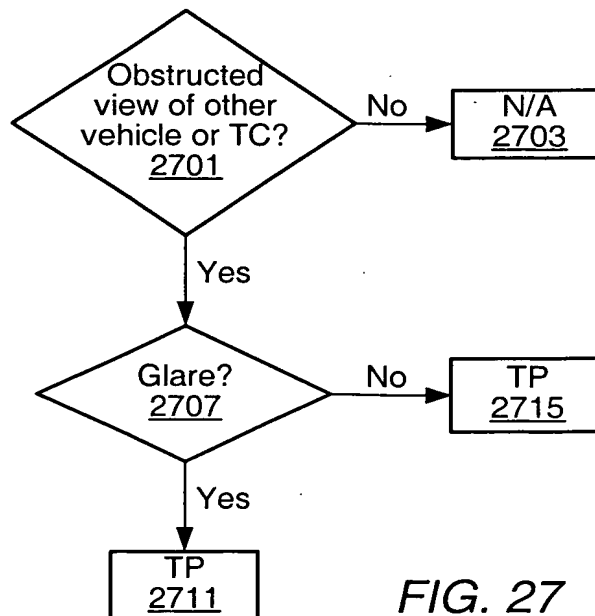


FIG. 27

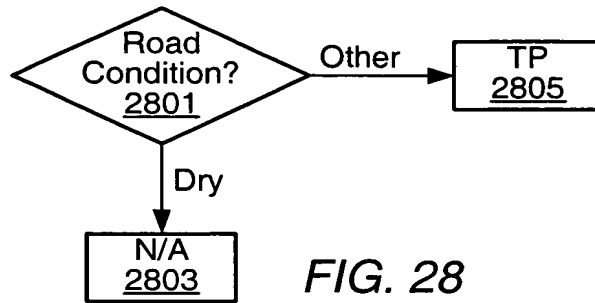


FIG. 28

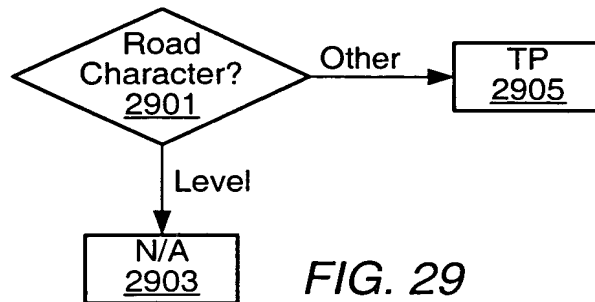


FIG. 29

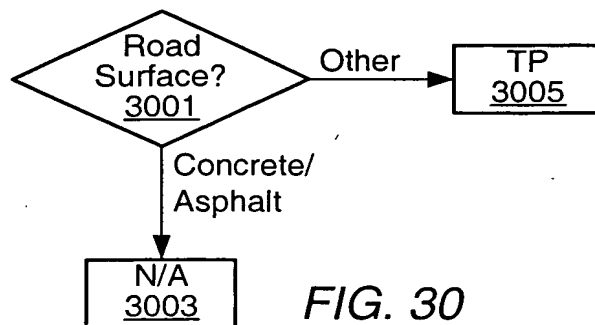


FIG. 30

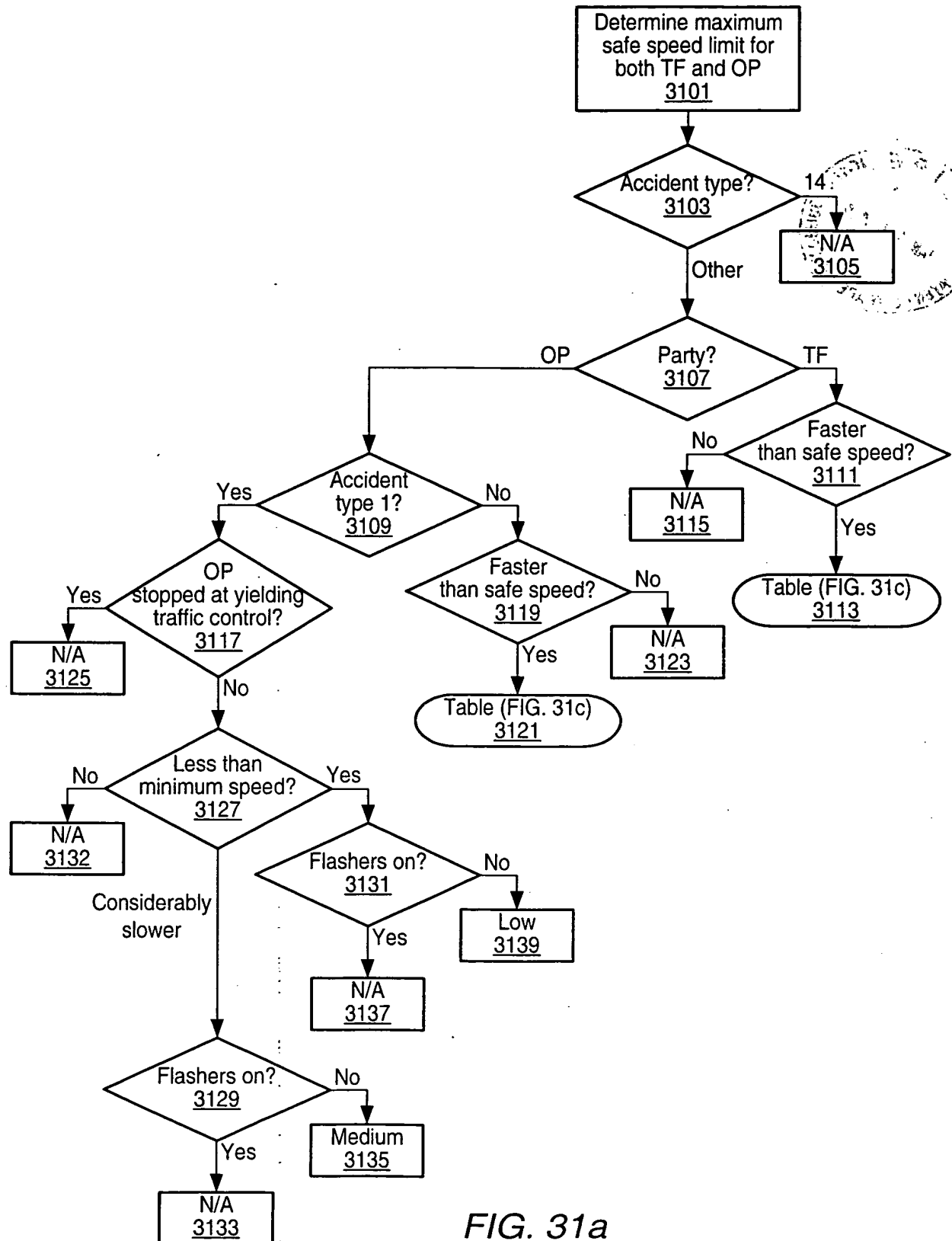


FIG. 31a

Max. Safe Speed = Speed Limit (SL) - Road Condition reduction - Weather reduction

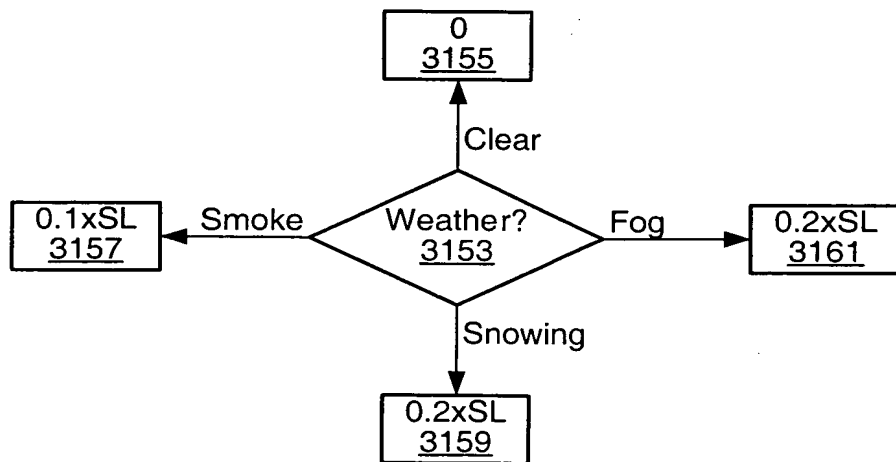
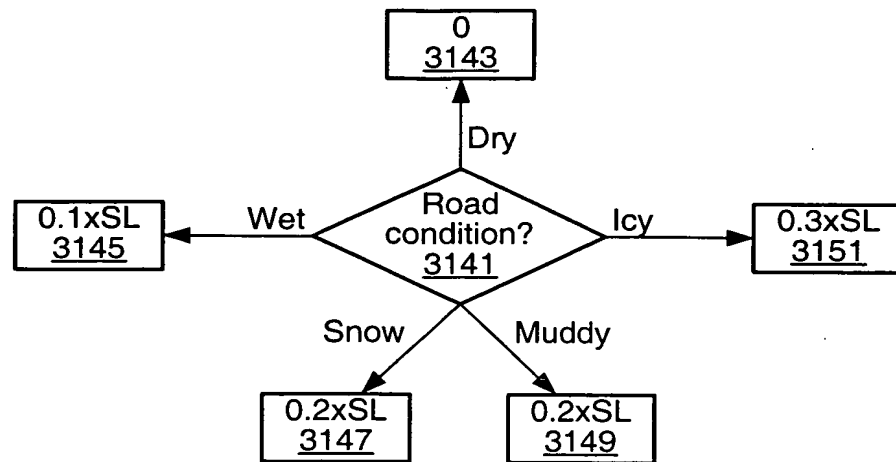


FIG. 31b



Safe Speed (mph)	Actual Speed (mph)	Threshold distance for close or far (ft)	Close % (≤threshold) (ft)	Far % (≥threshold) (ft)
50	50-60	100	0	0
	61-70	150	30	10
	71-80	200	40	20
	81-90	300	70 ALV	50 ALV
	91-100+	N/A	100 ALV	100 ALV
25	25-27	50	0	0
	28-30		10	0
	31-35		30	20
	36-40	80	70 ALV	50
	41-45		70 ALV	50 ALV
	46-50		70 ALV	50 ALV
	51-60	130	100 ALV	100 ALV

FIG. 31c

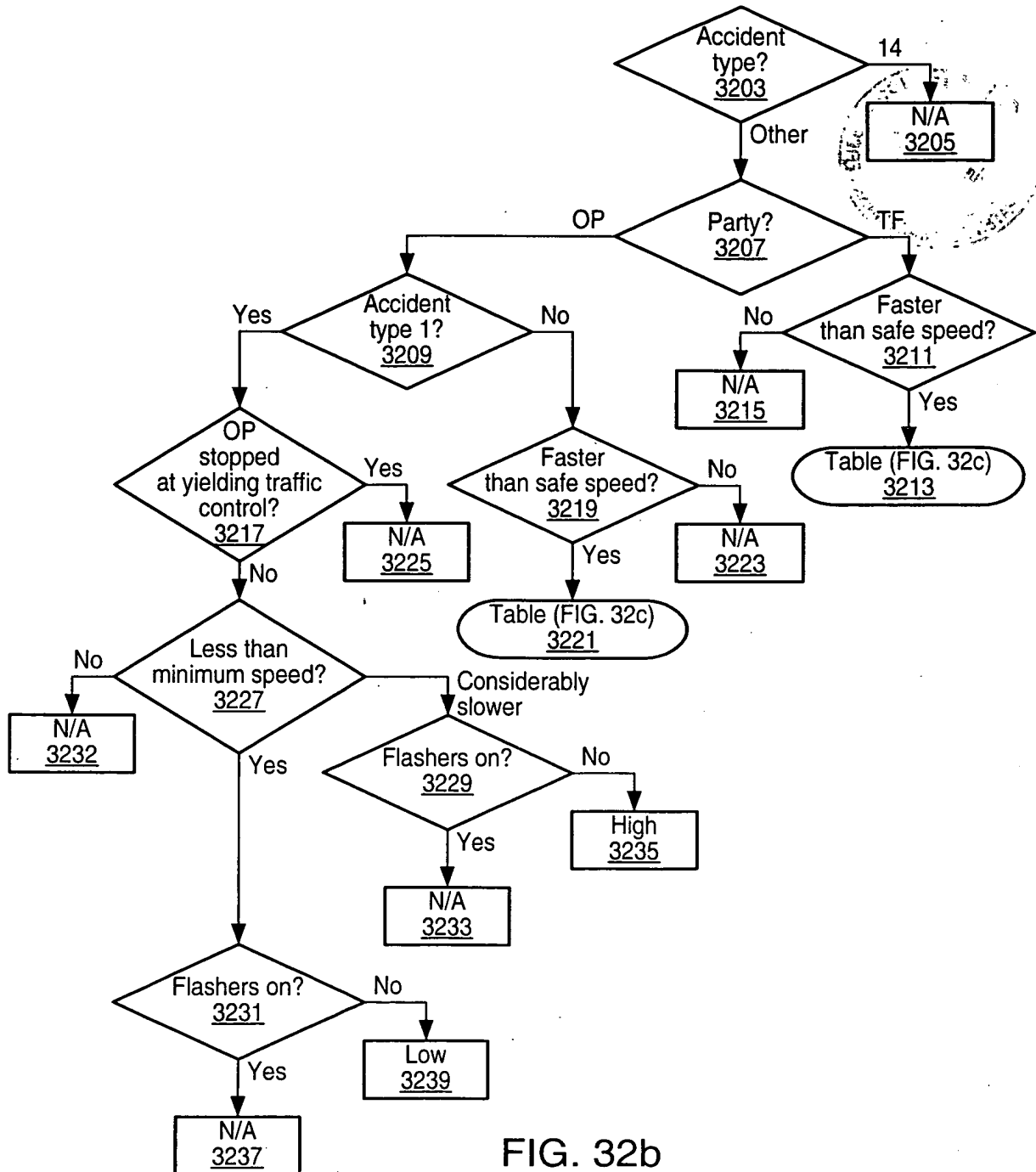
Road Condition	Category	Safe speed as percent of speed limit
Dry	A	100%
Wet	B	90%
Accumulated water	C	55%
Muddy	C	55%
Blowing snow-no accumulation	A	100%
Accumulated snow	C	55%
Hardpacked snow	D	45%
Ice patches	D	45%
Ice	E	15%
Black ice	F	45%



FIG. 32a

Safe Speed (pick a row based on this)	Actual Speed (pick smaller row)	Threshold distance for close or far	Close % (distance in ft. ≤ threshold)	Far % (> threshold)
Over 35	<61	100	N / A	N / A
	61-70	150	30	10
	71-80	200	40	20
	81-90	300	70 ALV	50 ALV
	91+	N/A	100 ALV	100 ALV
20 to 35	<28	50	N / A	N / A
	28-30	50	10	N / A
	31-35	50	30	20
	36-40	80	70 ALV	50
	41-45	80	70 ALV	50 ALV
	46-50	80	70 ALV	50 ALV
	51+	130	100 ALV	100 ALV

FIG. 32c



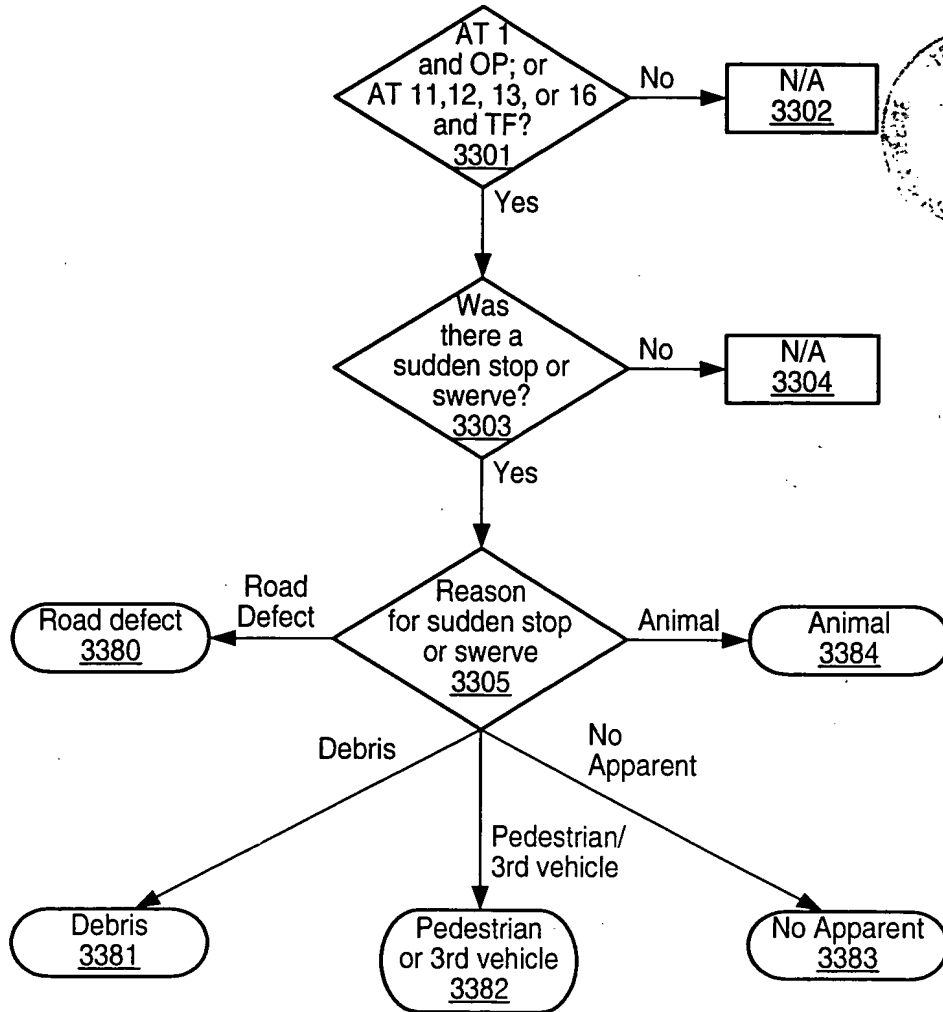


FIG. 33a

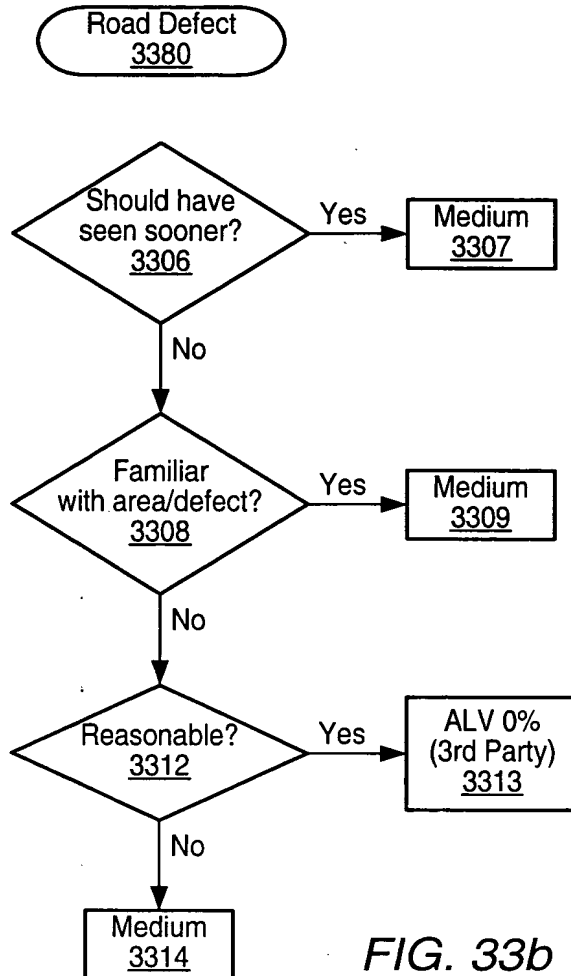


FIG. 33b

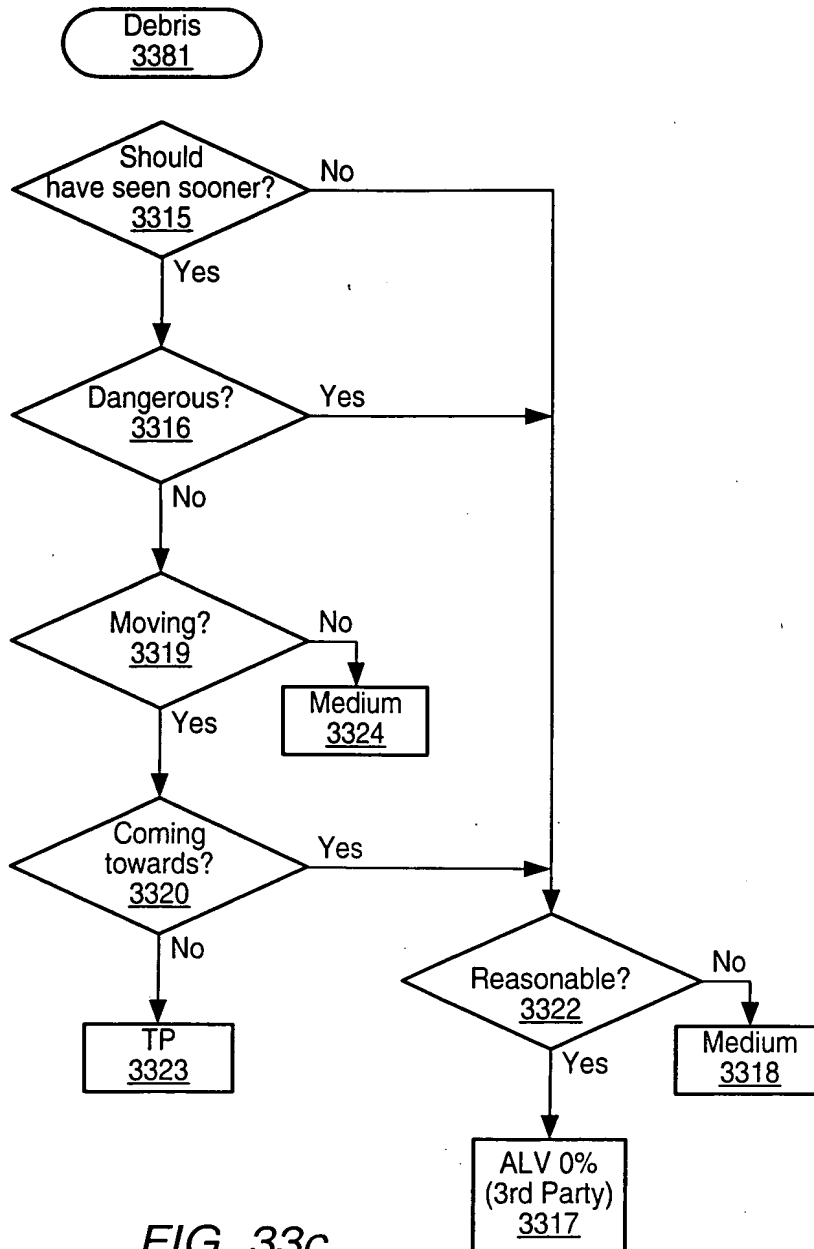


FIG. 33c

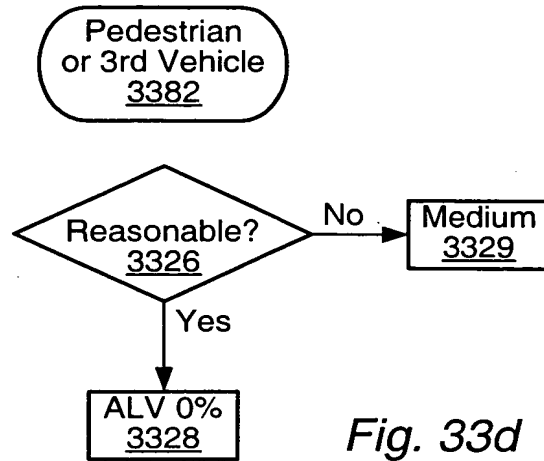


Fig. 33d

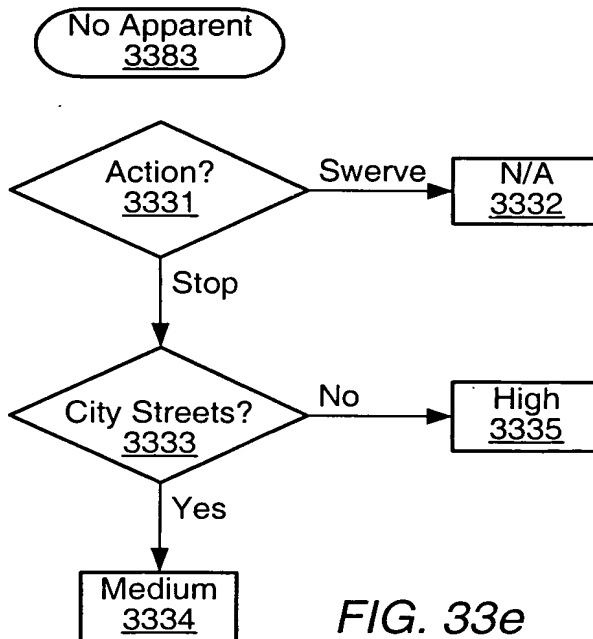


FIG. 33e

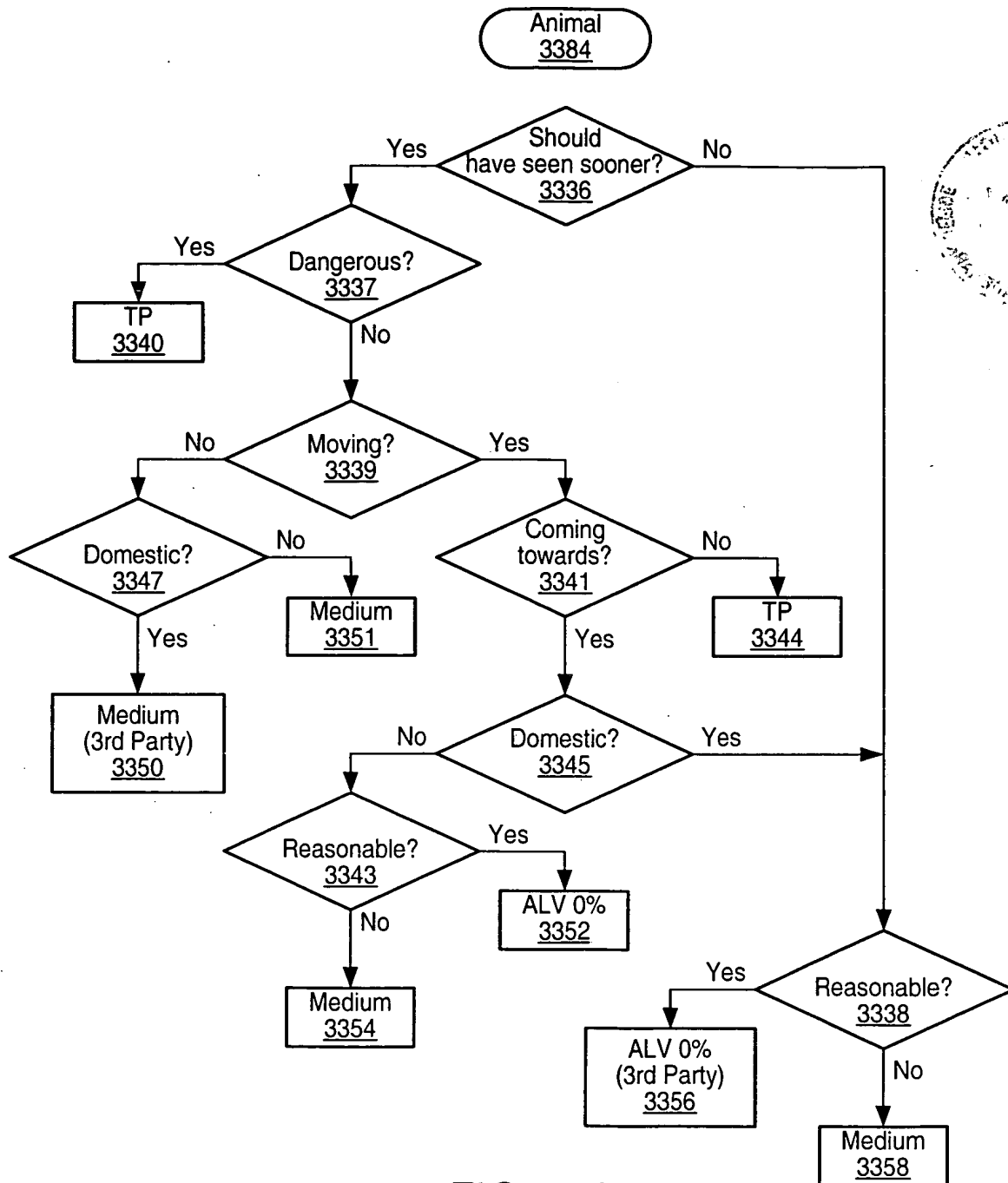


FIG. 33f



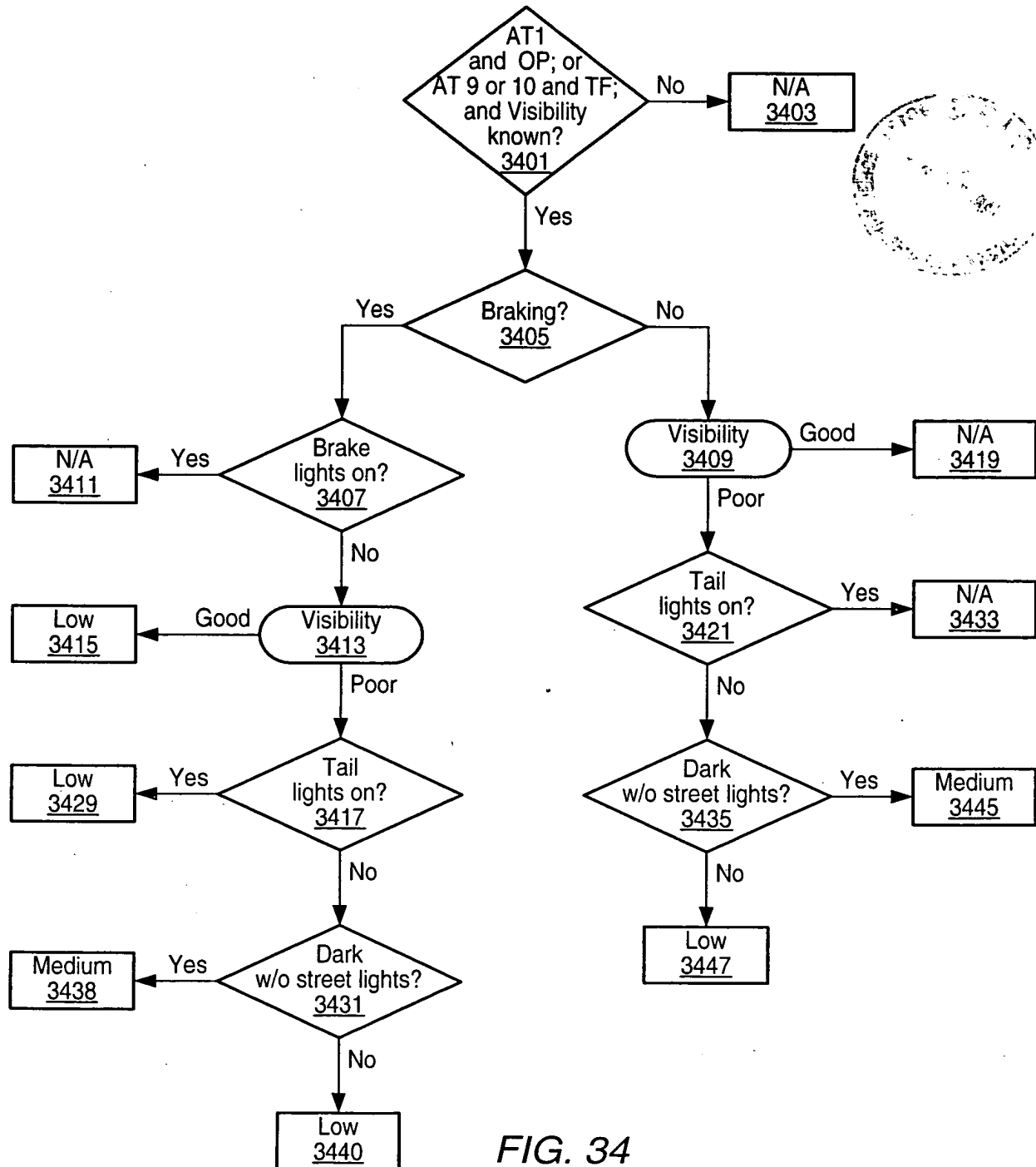


FIG. 34

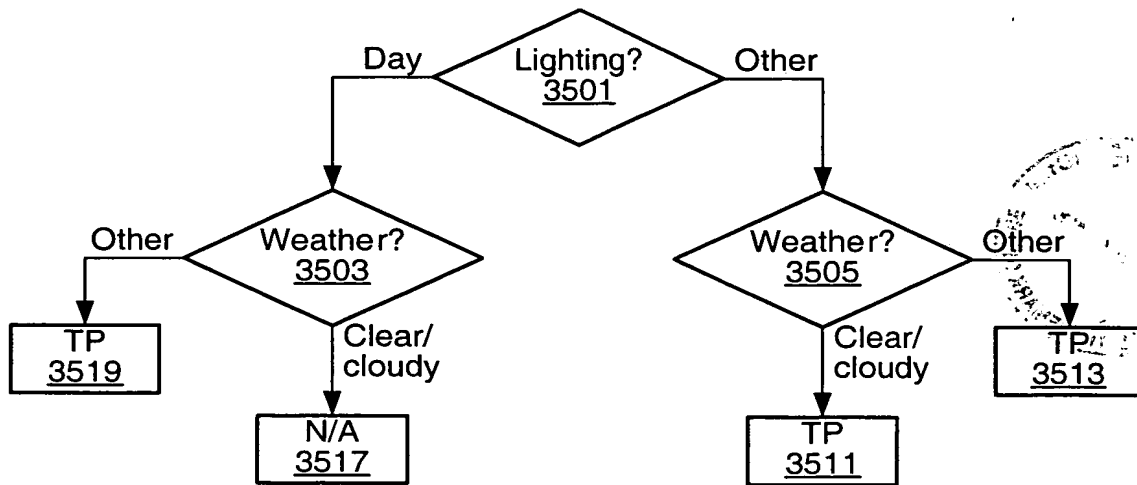
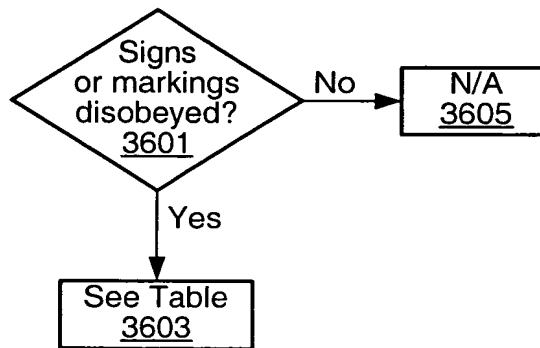


FIG. 35



Question	Conclusion based on these answers	
	Violation	Violation and citation
Cones / barricade	2100	2101
Do not enter	2102	2103
Left turn only	2104	2105
Solid yellow / white line marking	2106	2107
No right turn on red	2108	2109
No stopping	2110	2111
No U-turn	2112	2113
Right turn only	2114	2115
Straight only	2116	2117
One way only	2118	2119
No parking zone	2120	2121
No passing zone	2122	2123

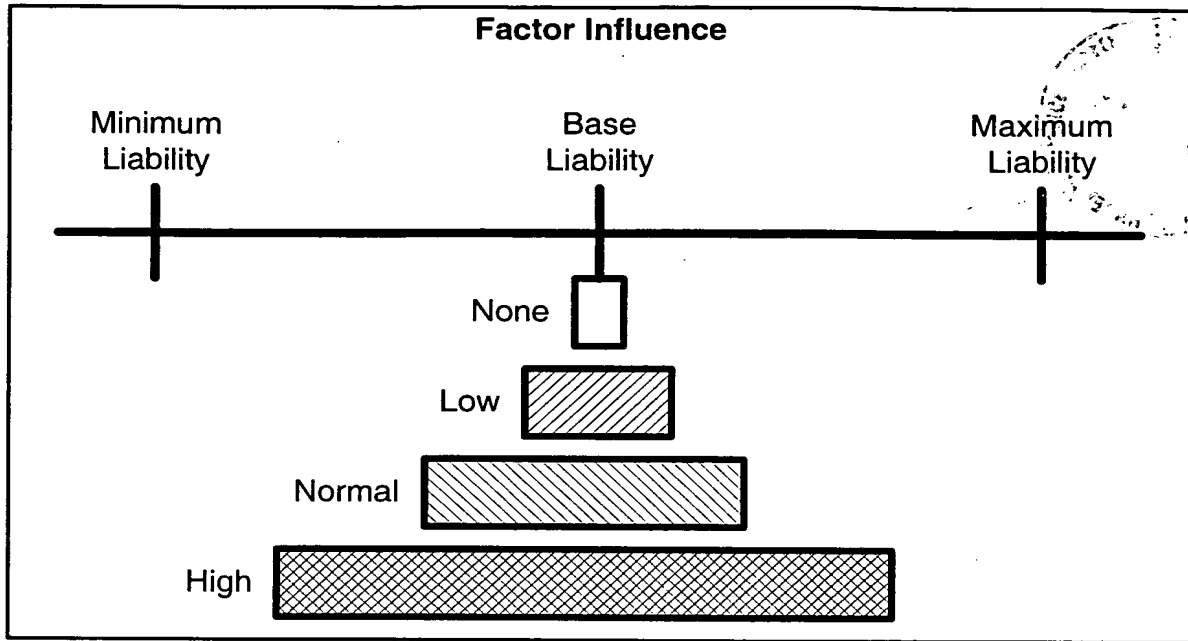
3609

3613

3615

3607 ↗

FIG. 36



*FIG. 37*

3800

3801

3803

AIR	A	B	C	D	E	F	G	H	I
1	<input type="checkbox"/> 1A	<input type="checkbox"/> 13	<input type="checkbox"/> 1C	<input type="checkbox"/> 1D	<input type="checkbox"/> 1E	<input type="checkbox"/> 1F	<input type="checkbox"/> 1G	<input type="checkbox"/> 1H	<input type="checkbox"/> 1I
2	<input type="checkbox"/> 2A	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 2C	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 2H	<input type="checkbox"/> --
3	<input type="checkbox"/> 3A	<input type="checkbox"/> 33	<input type="checkbox"/> 3C	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 3H	<input type="checkbox"/> 3I
4	<input type="checkbox"/> 4A	<input type="checkbox"/> 43	<input type="checkbox"/> 4C	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 4H	<input type="checkbox"/> --
5	<input type="checkbox"/> 5A	<input type="checkbox"/> 53	<input type="checkbox"/> 5C	<input type="checkbox"/> --	<input type="checkbox"/> 5E	<input type="checkbox"/> 5F	<input type="checkbox"/> --	<input type="checkbox"/> 5H	<input type="checkbox"/> 5I
6	<input type="checkbox"/> 6A	<input type="checkbox"/> 6B	<input type="checkbox"/> 6C	<input type="checkbox"/> --	<input type="checkbox"/> 6E	<input type="checkbox"/> 6F	<input type="checkbox"/> --	<input type="checkbox"/> 6H	<input type="checkbox"/> --
7	<input type="checkbox"/> 7A	<input type="checkbox"/> 7B	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 7F	<input type="checkbox"/> --	<input type="checkbox"/> 7H	<input type="checkbox"/> --
8	<input type="checkbox"/> 8A	<input type="checkbox"/> 8B	<input type="checkbox"/> 8C	<input type="checkbox"/> 8D	<input checked="" type="checkbox"/> 8E	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 8H	<input type="checkbox"/> 8I
9	<input type="checkbox"/> 9A	<input type="checkbox"/> 9B	<input checked="" type="checkbox"/> 9C	<input type="checkbox"/> 9D	<input type="checkbox"/> 9E	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 9H	<input type="checkbox"/> 9I
10	<input type="checkbox"/> 10A	<input type="checkbox"/> 10B	<input type="checkbox"/> 10C	<input type="checkbox"/> 10D	<input type="checkbox"/> 10E	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 10I
11	<input type="checkbox"/> 11A	<input type="checkbox"/> 11B	<input type="checkbox"/> 11C	<input type="checkbox"/> --	<input type="checkbox"/> 11E	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 11H	<input type="checkbox"/> 11I
12	<input type="checkbox"/> 12A	<input type="checkbox"/> 12B	<input type="checkbox"/> 12C	<input type="checkbox"/> 12D	<input type="checkbox"/> 12E	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 12H	<input type="checkbox"/> 12I
13	<input type="checkbox"/> 13A	<input type="checkbox"/> 13B	<input type="checkbox"/> 13C	<input type="checkbox"/> 13D	<input type="checkbox"/> 13E	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 13H	<input type="checkbox"/> 13I
14	<input type="checkbox"/> 14A	<input type="checkbox"/> 14B	<input type="checkbox"/> 14C	<input type="checkbox"/> 14D	<input type="checkbox"/> 14E	<input type="checkbox"/> 14F	<input type="checkbox"/> 14G	<input type="checkbox"/> 14H	<input type="checkbox"/> 14I
15	<input type="checkbox"/> 15A	<input type="checkbox"/> 15B	<input type="checkbox"/> 15C	<input type="checkbox"/> 15D	<input type="checkbox"/> 15E	<input type="checkbox"/> 15F	<input type="checkbox"/> 15G	<input type="checkbox"/> 15H	<input type="checkbox"/> 15I
16	<input type="checkbox"/> 16A	<input type="checkbox"/> 16B	<input type="checkbox"/> 16C	<input type="checkbox"/> 16D	<input type="checkbox"/> 16E	<input type="checkbox"/> 16F	<input type="checkbox"/> 16G	<input type="checkbox"/> 16H	<input type="checkbox"/> 16I
17	<input type="checkbox"/> 17A	<input type="checkbox"/> 17B	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> --	<input type="checkbox"/> 17F	<input type="checkbox"/> 17G	<input type="checkbox"/> 17H	<input type="checkbox"/> --

3807

Select an:

A

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

R

A

B

C

D

E

F

G

H

I

Edit

Close

3805

FIG. 38

3929 3927 3931 3933 3935

**Description:** Left Turn Crossing Traffic on a Four Way Intersection

**Your comments:**

Expand

**A's Liability when...**

		A has R.O.W			B has R.O.W		
		Min	Pct	Max	Min	Pct	Max
1	A811B809 A811B810 A810B808	0	0	20	80	100	100
2	A811B811 A812B811 A801B811 A801B812 A802B812	0	0	10	90	100	100
3	A802B801 A803B812 A803B801	0	0	30	100	100	100
4	A804B812 A804B801						
5							
6							
7							

3937 3939 3941 3942 3940 3944 3943 3946 3945

Cancel Print Factors OK

3925

3947

FIG. 39

4003

**A**

**Factors** 4005

**B** 4007

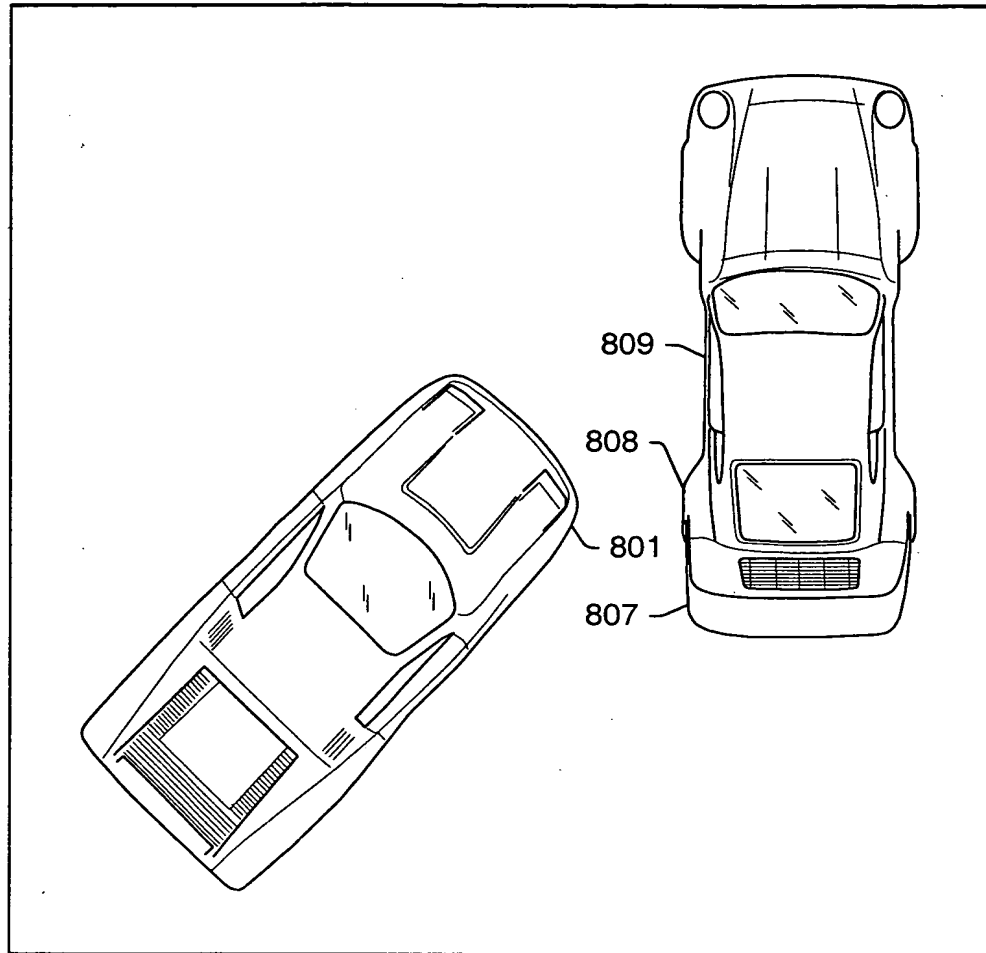
4009

N/A	Following too closely	N/A
Low	Alcohol / Drugs / Rx	Low
High	Headlights off (night)	High
Low	Driver inattention	Low
Low	Speed	High
Low	Animal / pedestrian / other vehicle action	Low
N/A	Sudden stop	N/A
N/A	Brakelights not on	N/A
N/A	Backing unsafely	N/A
Low	Failure to take evasive action	Low
N/A	Opened door into traffic lane	N/A
High	Driver illness / physical disability	High
N/A	Improper lane change	N/A
N/A	Improper turn	Low
Low	Weather (visibility and traction)	N/A
Low	Debris	N/A
Low	Road defect	Low
High	Defective traffic control	High
High	Faulty equipment (may shift to 3d party)	High

Cancel OK

4001

FIG. 40



4100 ↗

FIG. 41

4203 4205 4207 4209 4211 4213

File Edit Tools Help

Basic ROW Gather Conflict Review Report

Claim # Policy # Accident Date 01/01/2000 Accident Time 12:00:00 AM

Accident Loc Policy Starts 01/01/2000 Policy Ends 01/01/2000

Reported By Reported To

Police Called Injuries Fatalty Loss Description

Branch State

4201 4225 4250 4275

Legal Ref STD Calc Comment Show Details

4277 4279 4281 4283

4200

FIG. 42



FIG. 43

File Edit Tools Help

Basic

ROW

Gather

Conflict

Review

Report

Claim #

Accident Loc

Reported By

Police Called

Branch

Policy #

Reported To

Inquires

Fatality

State

Accident Date

Policy Starts

Policy Ends

Loss Description

Party Info

Vehicle Information

Additional Information

Legal Ref

STD Calc

Comments

Show Details

4203

4250

4305

4400

FIG. 44

File Edit Tools Help

Basic ROW Gather Conflict Review Report

Claim # Policy # Accident Date 01/01/2000 Accident Time 12:00:00 AM

Accident Loc Policy Starts 01/01/2000 Policy Ends 01/01/2000

Reported By Reported To

Police Called Injuries Fatality Loss Description

Branch State

Party Info Vehicle Information Additional Information

Select Party Name State Texas

Insured Claimant Address 650 Crescent Lane Zip 79759

Witness 1 Phone 555.123.4567

City Lake Line Gender Female

Driver? ☐ Statement

I was driving down Chief Blvd when I saw a billboard where a cow was saying 'Eat More Chicken'. I was singing to the radio and the next thing I knew we collided in the intersection.

Legal Ref STD Calc Comments Show Details

4203 4301 4250 4500

FIG. 45

Acts 1985, 69th Leg., ch. 959, § 1, eff. Sept. 1, 1985. Amended by Acts 1987, 70th Leg., 1st C.S., ch. 2, § 2.04, eff. Sept. 2, 1987; Acts 1995, 74th Leg., ch. 136, § 1, eff. Sept. 1, 1995.

<General Materials (GM) - References, Annotations, or Tables>

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HISTORICAL NOTES -- REVISOR'S NOTE

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REVISOR'S NOTE

1997 Main Volume

The words "party" and "legal representative of any person or party" are omitted because they are included in the Code Construction Act (V.A.C.S. Article 5429b-2) definition of "person."

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HISTORICAL NOTES -- HISTORICAL AND STATUTORY NOTES

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HISTORICAL AND STATUTORY NOTES

1997 Main Volume

The 1987 amendment, in the Chapter 33 heading, the subchapter A heading and the section heading, substituted "responsibility" for "negligence"; and rewrote the section, which previously read:

"(a) In an action to recover damages for negligence resulting in death or injury to a person or property, contributory negligence does not bar recovery if the contributory negligence is not greater than the negligence of the person or persons against whom recovery is sought.

"(b) Damages allowed are diminished in proportion to the amount of negligence attributed to the person recovering."

FIG. 46

4205

File Edit Tools Help

Basic ROW Gather Conflict Review Report

Claim # Policy # Accident Date 01/01/2000 Accident Time 12:00:00 AM

Accident Loc Policy Starts 01/01/2000 Policy Ends 01/01/2000

Reported By Reported To

Police Called Injuries Fatality Loss Description

Branch State

4703

Accident / Roadway Traffic Controls Impact Points Discords

4701

Named Insured Claimant 4705

Accident Type 4707

Roadway Configuration 4709

Select... 4711

Select... 4713

Legal Ref STD Calc Comments Show Details

FIG. 47

4205

File Edit Tools Help

Basic

ROW

Gather

Conflict

Review

Report

Claim #  
Accident Loc  
Reported By  
Police Called  
Branch

Policy #  
Accident Date  
Policy Starts  
Reported To  
Loss Description

Accident Time  
Policy Ends

4801

Accident / Roadway
Traffic Controls
Impact Points
Discords

4803

4805

Secondary

4807

Disobeyed a sign or lane marking  
Control partially obscured  
Control completely obstructed or missing  
Intersection appealed uncontrolled

4809

4811

4813

4815

Legal Ref

STD Calc

Comments

Show Details

FIG. 48

File Edit Tools Help

Basic

ROW

Gather

Conflict

Review

Report

Claim #

Accident Loc

Reported By

Police Called

Branch

Policy #

Accident Date

Policy Starts

Reported To

Loss Description

Accident Time

Policy Ends

Accident / Roadway

Traffic Controls

Impact Points

Discards

Insured

4903

Claimant

4905

4907

Legal Rcl

STD Calc

Comments

Show Details

Click a circle on the car to select an Impact Point. Please select only the initial point of impact. When possible, use points 812, 803, 806 or 809. Points 801, 811, 805 and 807 usually imply impacts at angles.

FIG. 49

4205

File Edit Tools Help

Basic ROW Gather Conflict Review Report

Claim # Policy # Accident Date 01/01/2000 Accident Time 12:00:00 AM

Accident Loc Policy Starts 01/01/2000 Policy Ends 01/01/2000

Reported By Reported To

Police Called Inquiries Fatality Loss Description

Branch State

5001

5003

Accident / Roadway Traffic Controls Impact Points Discords

Legal Ref STD Calc Comments Show Details

FIG. 50



5101

**FIG. 51**

[illegible]

**FIG. 52**

File Edit Tools Help

Basic

ROW

Gather

Conflict

Review

Report

4211

Claim #

Accident Loc

Reported By

Police Called

Branch

Policy #

Accident Date

Policy Starts

Reported To

Inquiries

Fatality

State

Accident Time

Policy Ends

Loss Description

Traffic Controls

Vehicle Movements

Visibility

Roadway

Substance Use

Driver Condition

Vehicle Equipment

5303

Question

Insured

Claimant

5305

5307

5309

Legal Ref

STD Calc

Comments

Show Details

FIG. 53

File Edit Tools Help

Manual Assessment

For the reasons stated below, @Fault did not compute a fault assessment. Therefore, you will need to do so. Please answer the question below.

What is the percentage of fault for both parties?

Insured  5403

Claimant  5405

Manual Assessment reason(s):

This combination of impact points requires a manual assessment. When possible, using impact points 812 and 806 for front and rear impacts, 803 and 809 for side impacts and 801, 811, 805, and 807 for angled impacts.

<< Previous Next >>

FIG. 54

5401

File Edit Tools Help
4213

Basic

ROW

Gather

Conflict

Review

Report

Claim #  
Accident Loc  
Reported By  
Police Called  
Branch

Policy #  
Inquiries  
State

Fatality  
Loss Description

Accident Date  
Policy Starts  
Reported To

Policy Ends  
Policy Ends  
Reported To

Accident Time  
Policy Ends  
Reported To

Status  
Settled  
% Range  
Settle %

Settle Date  
Settle %

Legal Ref

STD Calc

Comments

Show Details

FIG. 55